

75
YEARS



University of San Diego®

Lighting the Way Forward Brighter Benefits

2025 Health & Wellness Guide



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To view Important Medical Plan Notices, please visit your Benefits Hub at myusdbenefits.com.

Welcome to Your USD Benefits



This guide is Clickable

We appreciate your unwavering commitment to our shared goals, the success of our students, and the vibrant Toreros Together community. To support your overall well-being, we're excited to present an enhanced benefits package for the upcoming year, tailored to meet your physical, mental, and financial health needs. With a variety of options available, you have the freedom to select the benefits that resonate most with you and your loved ones.

We invite you to thoroughly examine this guide and take advantage of the Gateway benefits app, which offers easy access to detailed plan information and direct contact with carriers, all from your mobile device. Then, discover the full spectrum of your USD benefits by visiting your Benefits Hub at myusdbenefits.com.

Should you have any questions or require support, our dedicated Benefits team is at your service. Reach out to usdbenefits@sandiego.edu for personalized assistance.



**Benefits gateway app,
your digital wallet card**

This guide is designed to give you quick access to your benefits information:

- Click on the top menu to go directly to a chapter within this guide.
- Within each chapter, click on the sub-navigation to go directly to that page.
- Use the buttons on the top right to navigate, view full screen, print, or return to the table of contents.

Benefits Eligibility

Eligible employees include:

- Full-time, regular employees and faculty
- Employees who are not full-time and/or are not in regular positions may be eligible for certain benefits, according to the Affordable Care Act, the rules governing USD's Defined Contribution Retirement Plan, and other USD policies (contact the Benefits team for details)

Eligible dependents include:

- Your legal spouse or registered domestic partner¹
- Your children up to age 26
- Your mentally or physically disabled dependent children of any age

NOTE: Proof of dependent status, such as a marriage or birth certificate, may be required to enroll.

¹If you enroll your legally registered domestic partner in your benefit plans, the portion of the premium USD pays for your domestic partner's coverage is considered taxable by the IRS, and will be added to your paychecks as taxable income. Your domestic partner's portion of your employee premium will also be deducted from your paychecks on a post-tax basis. Contact the Benefits team for details.

Enroll Online

Visit the [MySanDiego](#) portal Employee Resources tab and click on the **Workday** icon under "**Employee Quick Links**" to get started.

Enrolling & Making Changes

You have three opportunities to enroll in or make changes to your benefits:

1. Within 31 days of your initial eligibility date (benefits effective on your date of eligibility)
2. During the annual Open Enrollment period (benefits effective January 1 through December 31)
3. Within 31 days of a qualifying life event

Examples of a qualifying life event can include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Gain or loss of other health coverage
- Change in employment status
- Change in Medicaid/Medicare eligibility
- Receipt of a Qualified Medical Child Support Order

Reminder

Any updates you make to your benefits must be consistent with your qualifying life event. For example, if you have a baby, you can enroll in or increase your Flexible Spending Account (FSA) contribution, but you cannot **decrease** your FSA since you are adding a dependent to your benefits.

Your 2025 Monthly Premiums

Medical

Medical Plan Option	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual Salary under \$60,000				
Cigna HMO	\$57.00	\$349.00	\$279.00	\$469.00
Kaiser HMO	\$52.00	\$306.00	\$264.00	\$443.00
SIMNSA HMO ¹	\$6.00	\$12.00	\$9.00	\$17.00
Cigna CDHP with HSA	\$52.00	\$306.00	\$264.00	\$443.00
Annual Salary between \$60,000 - \$109,999				
Cigna HMO	\$120.00	\$463.00	\$403.00	\$645.00
Kaiser HMO	\$110.00	\$442.00	\$385.00	\$616.00
SIMNSA HMO ¹	\$12.00	\$24.00	\$18.00	\$34.00
Cigna CDHP with HSA	\$110.00	\$442.00	\$385.00	\$616.00
Annual Salary between \$110,000 - \$149,999				
Cigna HMO	\$231.00	\$608.00	\$532.00	\$776.00
Kaiser HMO	\$212.00	\$581.00	\$508.00	\$741.00
SIMNSA HMO ¹	\$62.00	\$112.00	\$96.00	\$194.00
Cigna CDHP with HSA	\$212.00	\$581.00	\$508.00	\$741.00
Annual Salary of \$150,000 or more				
Cigna HMO	\$337.00	\$744.00	\$654.00	\$949.00
Kaiser HMO	\$309.00	\$710.00	\$624.00	\$906.00
SIMNSA HMO ¹	\$122.00	\$206.00	\$182.00	\$356.00
Cigna CDHP with HSA	\$309.00	\$710.00	\$624.00	\$906.00

¹Services in Mexico only. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.



Dental

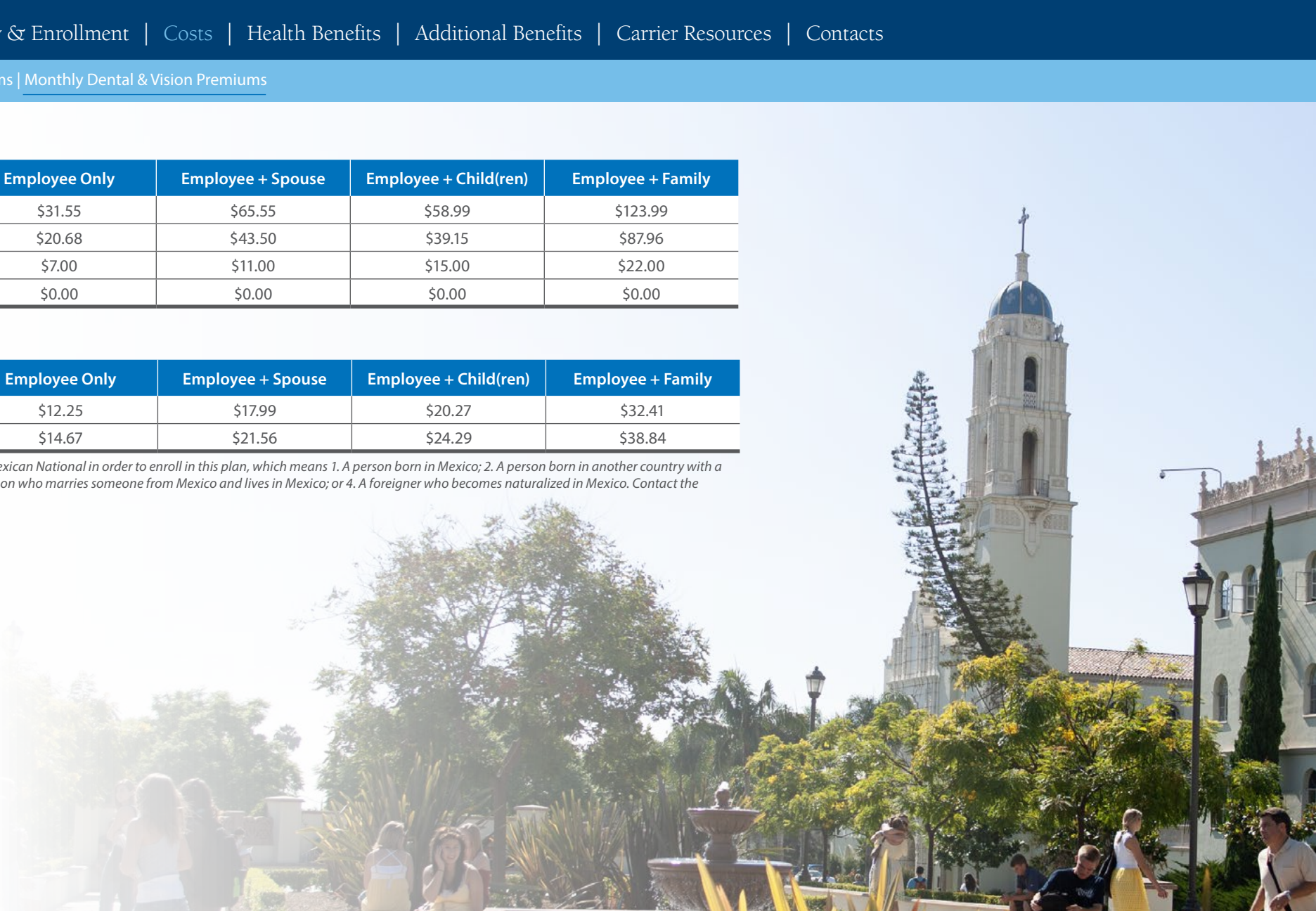
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna PPO High	\$31.55	\$65.55	\$58.99	\$123.99
Cigna PPO Low	\$20.68	\$43.50	\$39.15	\$87.96
Cigna HMO	\$7.00	\$11.00	\$15.00	\$22.00
SIMNSA HMO¹	\$0.00	\$0.00	\$0.00	\$0.00

Vision

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
VSP Base	\$12.25	\$17.99	\$20.27	\$32.41
VSP EasyOptions Buy-Up	\$14.67	\$21.56	\$24.29	\$38.84



¹Services in Mexico only. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.



Understanding Your Medical Plan Options

USD offers several medical plan options that are designed to provide quality care for you and your family:

- Cigna HMO (CA only)
- Kaiser Permanente HMO (CA only)
- SIMNSA HMO (services in Mexico; must be a Mexican National to enroll)
- Cigna CDHP with Health Savings Account (HSA)

Before you choose your medical plan, it's important to understand the differences between Health Maintenance Organizations (HMOs) and Consumer Driven Health Plans (CDHPs).

Which Medical Plan Is Right for You?

Benefit	HMO	CDHP
Annual Deductible to Satisfy	x	✓
Copays for Services	✓	x
Coinsurance for Services	x	✓
Primary Care Physician (PCP) Required	✓	x
Out-of-Network Coverage	x (emergency care only)	✓
Referral Needed for Specialist Care	✓	x
HSA Eligible	x	✓
Health Care FSA Eligible	✓	x (may participate in Limited Purpose FSA)
Dependent Care FSA Eligible	✓	✓



Out-of-State Dependents?

If you plan to cover a dependent who lives or attends school outside of Southern California, you may want to consider the Cigna CDHP with HSA plan. USD's HMO medical plans include coverage for Southern California residents only, so any non-emergency services will not be covered.

Carrier Resources

For help finding an in-network doctor or for more information about resources and programs offered with your medical plan, visit the Benefits Hub at myusdbenefits.com.

Medical Plan Comparison – HMO

Plan Features	Cigna HMO ¹	Kaiser Permanente HMO ¹	SIMNSA HMO ²
Annual Out-of-Pocket Maximum³	\$1,500/individual \$3,000/family	\$1,500/individual \$3,000/family	\$6,350/individual \$12,700/family
	You pay:	You pay:	You pay:
Annual Deductible	None	None	None
Preventive Care	No charge	No charge	No charge
PCP Office Visit	\$30 copay	\$30 copay	\$7 copay
Telemedicine Visit	\$30 copay	No charge	\$7 copay
Specialist Office Visit	\$40 copay	\$40 copay	\$7 copay
Diagnostic Lab & X Ray	No charge	No charge	No charge
Complex Imaging⁴ (CT/PET scans, MRI)	\$100 copay per type of scan/day	No charge	No charge
Urgent Care	\$25 copay	\$30 copay	In-network: \$25 copay Outside Mexico: \$50 copay
Emergency Room (copay waived if admitted)	\$150 copay per visit	\$150 copay per visit	\$250 copay per visit
Inpatient Hospital Services	\$250 copay per admission	\$250 copay per admission	No charge
Outpatient Mental Health Services	\$20 copay	Individual: \$30 copay Group: \$15 copay	\$7 copay
Inpatient Mental Health Services	\$250 copay per admission	\$250 copay per admission	No charge
Chiropractic	\$30 copay (unlimited visits)	\$15 copay (up to 30 visits/year)	Not covered

¹Available to employees in California only.

²Services in Mexico only. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.

³This is the most you will pay for care in a single plan year. After this amount is reached, the insurance carrier pays the remaining costs at 100%. The Affordable Care Act (ACA) prohibits insurance companies from setting yearly or lifetime limits on what they will pay for essential health benefits (unlimited lifetime maximum).

⁴Precertification is required for certain services. Reference official plan documents for details.

Medical Plan Comparison – CDHP with HSA

Plan Features	Cigna CDHP with HSA	
	In-Network	Out-of-Network
Annual HSA Contribution from USD	\$500/individual; \$1,000/family	
	You pay:	You pay:
Annual Deductible	\$1,700/person \$3,300/individual in a family \$3,400/family ¹	\$2,800/person \$5,600/family ¹
Annual Out-of-Pocket Maximum²	\$3,400/person \$3,400/individual in a family \$6,800/family ¹	\$5,400/person \$5,600/individual in a family \$10,800/family ¹
Preventive Care	No charge	Not covered
PCP Office Visit	20% after deductible	40% after deductible
Telemedicine Visit	20% after deductible	Not covered
Specialist Office Visit	20% after deductible	40% after deductible
Diagnostic Lab & X Ray	20% after deductible	40% after deductible
Complex Imaging³ (CT, PET, MRI)	20% after deductible	40% after deductible
Physical, Occupational, and Speech Therapy and Chiropractic Care (up to 60 visits combined)⁴	20% after deductible	40% after deductible
Inpatient Hospital Services	20% after deductible	40% after deductible
Emergency Room	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Inpatient Mental Health	20% after deductible	40% after deductible
Outpatient Mental Health	20% after deductible	40% after deductible

¹Each enrolled family member must meet their own **individual in a family** deductible and out-of-pocket maximum until the total amount of deductible and out-of-pocket expenses paid by all family members meets the **family** deductible and out-of-pocket maximum.

²This is the most you will pay for care in a single plan year. After this amount is reached, the insurance carrier pays the remaining costs at 100%. The Affordable Care Act (ACA) prohibits insurance companies from setting yearly or lifetime limits on what they will pay for essential health benefits (unlimited lifetime maximum).

³Precertification is required for certain services. Reference official plan documents for details.

⁴No more than 20 visits can be for chiropractic care.



Do I Need Precertification?

Some services, like an inpatient hospital stay, will have an additional cost if you don't get precertification (i.e. approval for the procedure) first. See your plan documents for details.

Understanding the Health Savings Account

Cigna CDHP members may be eligible to participate in a Health Savings Account (HSA), administered by HSA Bank. HSAs are tax-advantaged accounts you can use to pay for eligible health care expenses for you and any eligible dependents, now and into your retirement. They can also be a powerful part of a robust retirement savings plan. To see a complete list of qualified health care expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Reasons to Take Advantage of the CDHP with HSA:

1. The HSA is yours. If you leave USD, your account goes with you.
2. HSA funds never expire, and accrued funds can be taken with you into retirement. Once you reach age 65, you can use HSA funds to pay for non-health care expenses, too! You typically pay ordinary income tax on any non-health care purchases once you reach age 65.
3. HSAs have a triple tax advantage, meaning your salary dollars go further.
4. USD contributes to your HSA.

How Are Contributions Made to HSAs?

Once you open your HSA, contributions come from two sources—you and USD. The table below shows the maximum that can be contributed to your HSA in 2025.

Coverage Type	2025 IRS Contribution Limit	2025 USD HSA Contribution	Maximum Employee Contribution
Individual Coverage	\$4,300	\$500	\$3,800
Family Coverage	\$8,550	\$1,000	\$7,550
Age 55+ Catch-up Contribution	Additional \$1,000	N/A	Additional \$1,000

HSA Rules and Considerations

- You cannot be covered under another non-high deductible health care plan, including your spouse's Health Care FSA.
- You cannot be enrolled in any part of Medicare (A, B, or D) or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.
- If you are electing the CDHP/HSA plan for the first time and you have a balance in a Health Care FSA on December 31, 2024, it must be rolled over to a Limited Purpose FSA by January 1, 2025.

Are HSAs Really Tax-free?

Yes! HSAs give you a triple tax advantage:

1. Your contributions to the HSA are not taxed.
2. Payments for eligible expenses are tax-free.
3. Earnings are tax-free.*

Questions? Refer to [IRS Publication 969](#) for complete HSA rules.

**State taxes may still apply in CA and NJ. For detailed tax implications of HSAs, please contact your professional tax advisor.*

How the CDHP and HSA Work Together

The tax advantages of the HSA make it an attractive option if you are looking to set aside money for your health care needs, now and in the future. However, there are other valuable features of the Cigna CDHP with HSA plan that may make it the best option for you. Here's how the CDHP and the HSA work together.

The CDHP with HSA Plan

Preventive Care

You pay \$0 for covered, in-network, preventive services, such as annual exams, well-baby visits, immunizations, and screenings.

Annual Deductible

This is the amount you pay before the plan starts paying. You pay 100% of the cost of medical services until you meet the annual deductible. The in-network deductible is \$1,700 per person and \$3,400 for the total family. In 2025, an individual enrolled in family coverage will be subject to no more than the embedded deductible of \$3,300.

Coinsurance

Once you meet the annual deductible, you and the plan share the cost of your medical expenses, which is called coinsurance. The plan pays 80% of the cost of in-network services, and you pay 20%.

What Does This Mean for You?

While the other USD medical plans do not have a deductible to satisfy, the CDHP's deductible can be offset by the money in your HSA, including the FREE contribution from USD. Because you deposit money into your HSA before taxes are taken out, your take-home income increases, and you get to keep more of your paycheck!

Out-of-Pocket Maximum

Once you have paid \$3,400 for individual or individual in a family coverage, or \$6,800 for family coverage for eligible in-network medical expenses (including the deductible), the plan pays 100% for covered in-network services for the rest of the plan year.

The HSA

To help you fund your account, USD contributes to your HSA, \$500 for individuals and \$1,000 for family coverage. That's FREE money! You can also make pre-tax* contributions to your account through payroll deductions, up to the annual IRS limits. You can use the funds in your HSA to pay for qualified health care expenses, including the deductible and coinsurance.

**State taxes may still apply in CA and NJ. Please contact your tax advisor for details.*



Is the CDHP with HSA the Right Choice for Me?

It could be! If any of these describe you, enrolling in the CDHP with HSA could be the right move.

- You're a **low health care user** interested in using USD's HSA contribution to help cover current out-of-pocket costs with the balance rolling over for future needs.
- You're looking for ways to help lower your taxable income and **increase your take-home pay**.
- You're a **mid- to high-range health care user** who'd like USD's HSA contribution to go toward the annual deductible.
- You're anticipating a **major medical event** (like having a baby) and would like the ability to save pre-tax funds to help pay for it.
- You're interested in additional, tax-advantaged ways to **save money for retirement**.
- You prefer a plan that **doesn't require a primary care provider or referrals** to see a specialist.

Prescription Drug Coverage

When you enroll in one of USD's medical plan options, you'll receive prescription drug coverage based on that plan.

Prescription Type	Cigna HMO (CA Employees Only)	Kaiser Permanente HMO (CA Employees Only)	SIMNSA HMO	Cigna CDHP with HSA ¹
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs: Retail (in-network) (up to a 30-day supply)				
Generic	\$15 copay	\$15 copay	\$10 copay	30% after deductible, up to \$250 max
Brand Formulary	\$35 copay	\$35 copay		40% after deductible, up to \$250 max
Non-Formulary²	\$60 copay	N/A		50% after deductible, up to \$250 max
Specialty	20%, up to \$80 max	30%, up to \$150 max		50% after deductible, up to \$250 max
Prescription Drugs: Mail Order (in-network) (up to a 90-day supply, Kaiser: 100-day supply)				
Generic	\$30 copay	\$30 copay	N/A	30% after deductible, up to \$750 max
Brand Formulary	\$70 copay	\$70 copay		40% after deductible, up to \$750 max
Non-Formulary	\$120 copay	N/A		50% after deductible, up to \$750 max

¹Some prescription medications used to prevent any of the following medical conditions are not subject to the individual and/or family plan deductible: hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, and prenatal nutrient deficiency.

²If the non-formulary prescription is determined medically necessary by the provider and approved by Kaiser, the member will be charged the appropriate brand formulary copay.



Employee Assistance Program (EAP)

All full-time USD employees and their families can reach out to the EAP for help with work, home, and personal challenges at no cost to you.

The EAP provides you and anyone living in your household access to:

- Three face-to-face (in-person or televideo) counseling sessions per incident, per year
- Unlimited telephone counseling
- Dependent care referrals
- Financial and legal resources
- And more

Contact the EAP anytime, day or night, for confidential support by calling **877-622-4327** or visit www.mycigna.com (employer ID: USD).

EAP Online Resources

Register for an account:

1. Go to www.mycigna.com and click "**Register.**"
2. Fill out your name, DOB, and zip code, and select "**I want to register for the Employee Assistance Program Only.**"
3. Enter the employer ID (USD) and your relationship to the employee.
4. Create a user ID and Password, email address, and security questions.
5. Review and submit, then click "**I agree.**"

After you register, simply go to www.mycigna.com and log in with your user ID and password. Go to "**Review My Coverage**" for the EAP dropdown.

MyAdvocate – Your Partner in Health Care

MyAdvocate helps you find solutions to your health care or insurance-related issues and assists you with making informed decisions about care and services. This University-paid benefit is available to you, your spouse or domestic partner, your dependent children, your parents, and your parents-in-law—even if they are not covered under your USD benefits.

MyAdvocate can help you:

- Locate health care providers
- Schedule appointments and tests
- Explain complex medical conditions and treatments, or secure a second opinion
- Resolve claims and billing issues
- Access community resources (including senior care services) outside of traditional health care coverage

To access MyAdvocate, call **833-968-1775** or visit www.myadvocateservices.com.

MyAdvocate

Click [here](#) to learn more about MyAdvocate.



Dental Coverage

USD offers four dental plan options designed to provide quality care. To learn more about the different plans or for help finding an in-network dentist, visit your Benefits Hub at myusdbenefits.com.

Plan Features	CIGNA High Dental PPO		CIGNA Low Dental PPO		CIGNA Dental HMO ³	SIMNSA Dental HMO ⁴
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	In-Network
Calendar Year Benefit Maximum	\$2,000/individual	\$1,500/individual	\$1,000/individual	\$1,000/individual	None	None
Orthodontia Lifetime Maximum	\$1,500	\$1,500	N/A	N/A	None	None
	You pay:		You pay:		You pay:	You pay:
Calendar Year Deductible (waived for Preventive Services)	\$50/individual \$100/family	\$75/individual \$150/family	\$50/individual \$100/family	\$75/individual \$150/family	None	None
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	No charge	20%	No charge	20%	No charge	No charge
Basic & Restorative Services (e.g., fillings, extractions, root canals)	20% after deductible	30% of UCR after deductible ¹	20% after deductible	30% of MAC after deductible ²	See copay schedule	See copay schedule
Major Services (e.g., dentures, crowns, bridges)	50% after deductible	50% of UCR after deductible ¹	50% after deductible	50% of MAC after deductible ²	See copay schedule	See copay schedule
Orthodontia (adults and children)	50%	50%	Not covered		Child: \$1,224 copay Adult: \$1,728 copay	\$1,200 copay (full-banded)

¹You are responsible for amounts over the usual, customary, and reasonable (UCR) charges.

²The maximum allowable charge (MAC) is the out-of-network payment that is calculated by the insurance company based on the coinsurance coverage and the contracted fees that would be paid to a network dentist in that same area.

³Not available in all states. If you are living outside of California, contact the Benefits team to see if you are in a DHMO coverage area.

⁴Services available in Mexico only. You must be enrolled in SIMNSA medical to be enrolled in this plan. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.

It Pays to Stay Healthy!

If you enroll in the Cigna High or Low Dental PPO plans, you can earn money just for looking out for your health. With the WellnessPlus Progressive Maximum Benefit, when you or your family members receive any preventive care service (like teeth cleanings) during the same plan year, the calendar year benefit maximum will increase by \$100 in the following plan year, until it reaches the highest allowable level.

Vision Coverage

USD's vision plan offers an extensive network of optometrists and vision care specialists. Getting care in the VSP Signature Network saves money. When you visit an out-of-network provider, your costs are usually higher.

VSP TruHearing Benefit

Save up to 60% on hearing aids for yourself and your eligible family members. Call **877-396-7194** for more details and make sure you mention VSP. Visit the MySanDiego portal Employee Resources tab to learn more.

VSP Network

The VSP network includes popular retail chain providers such as Walmart, Sam's Club, and Costco, giving you the highest flexibility when seeking affordable and convenient vision care. To see a list of in-network providers including retail chains, visit www.vsp.com.

Where's My VSP ID Card?

You will not receive a vision ID card. Your member ID is your Social Security number.

Plan Features	VSP Vision Plan	
	In-Network	Out-of-Network
Copay	\$10 (for exam and materials)	N/A
Exam every 12 months	\$0 after copay	Plan pays up to \$50
Frames every 24 months (every 12 months w/Buy-Up)	Plan pays up to \$200 ³ 20% savings on the amount over allowance	Plan pays up to \$70 ¹
Lenses every 12 months Single Vision Bifocal Trifocal Lenticular	\$0 after copay	Plan pays up to \$50 ¹ Plan pays up to \$75 ¹ Plan pays up to \$100 ¹ Plan pays up to \$125 ¹
Contact Lenses every 12 months Medically Necessary Elective ² (in lieu of lenses and frames)	\$0 after copay Plan pays up to \$200	Plan pays up to \$210 Play pays up to \$105
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	Not covered
EasyOptions Buy-Up Plan See page 6 for plan pricing	If you elect the EasyOptions Buy-Up Plan, you and each enrolled family member can choose one of the following enhanced eyewear options: <ul style="list-style-type: none"> ▪ Fully-covered progressive lenses ▪ Fully-covered photochromic adaptive lenses ▪ Fully-covered anti-reflective coating 	

¹Subject to copayment, if any.

²A 15% discount applies for member doctors' usual and customary professional fees for contact lens evaluation and fitting.

³\$195 allowance for featured frame brands, \$175 for Walmart/Sam's Club frames, \$100 for Costco frames.

Flexible Spending Accounts (FSAs)

FSAs, administered by WEX, allow you to set aside pre-tax dollars, up to the IRS Contribution Maximums*, to pay for eligible health and dependent care expenses.

FSA Options

Health Care FSA (IRS Contribution Maximum \$3,200/year): Allows you to pay for certain out-of-pocket medical, dental, and vision expenses such as deductibles, coinsurance, copays, prescriptions, dental care, eyeglasses, contact lenses, and other medical supplies. Your entire annual election is immediately available for use. Up to \$640 in unused funds can be carried over to the next plan year.

Please note: CDHP with HSA participants are not eligible to enroll in the Health Care FSA.

Limited Purpose FSA (IRS Contribution Maximum \$3,200/year): CDHP with HSA participants are eligible to enroll in the Limited Purpose FSA to set aside pre-tax dollars to pay for eligible dental and vision expenses only. Your entire annual election is immediately available for use. Up to \$640 in unused funds can be carried over to the next plan year.

Dependent Care FSA (IRS Contribution Maximum \$5,000/year, or \$2,500/year, if married and filing taxes separately): Allows you to pay for services such as day care, babysitters, most day camps, and caregivers for disabled dependents, so that you and/or your spouse can work or attend school full-time. Unlike the Health Care and Limited Purpose FSAs, you can only be reimbursed up to the amount available in your account, at any given time, based on your payroll contributions.

**The IRS has not yet announced the FSA maximums for 2025, but contribution and carryover limits are expected to increase, allowing you to set aside more pre-tax dollars for eligible expenses.*

Commuter Benefit Program

USD also offers a Commuter Benefit Program to help you save money on your commuting expenses to and from work. Learn more at your Benefits Hub at myusdbenefits.com.



Rules to Keep in Mind

- If you have a balance in your Health Care FSA as of December 31, 2024, and are enrolling in the CDHP for the first time, the amount must be moved to a Limited Purpose FSA, effective January 1, 2025. If this does not occur, you cannot contribute to the HSA at any time during the 2025 calendar year.
- You can only change your contribution amount if you experience a qualifying life event.
- Each account functions separately.

For additional rules to consider when enrolling in a FSA, visit your Benefits Hub at myusdbenefits.com.

Life and AD&D Insurance

Basic Life and AD&D Insurance

USD automatically provides eligible employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance equal to two times your eligible annual earnings, up to a maximum of \$1,250,000, to help protect you and your family in the event of a loss.

Important note: Basic Life Insurance coverage exceeding \$50,000 is considered “imputed income.” This means the value of your policy above \$50,000 must be included as taxable income on your paychecks. You may choose to limit your Basic Life Insurance election to \$50,000 to avoid this modest taxation. Contact the Benefits team for more details.

Cost of Voluntary Life and AD&D Insurance

To review the cost of Voluntary Life and AD&D Insurance and learn more about these benefits, visit your Benefits Hub at myusdbenefits.com.

Voluntary Life and AD&D Insurance

In addition to USD-paid Basic Life and AD&D Insurance, you may purchase Voluntary Life and AD&D coverage at group rates for yourself, your spouse or domestic partner, and your eligible child(ren).

2025 True Open Enrollment - One Time Only! During this year’s Open Enrollment for benefits, all benefits-eligible employees may enroll in Voluntary Life and AD&D or increase existing coverage levels to the guaranteed issue amount WITHOUT having to submit Evidence of Insurability (proof of good health).

Important note: You, your spouse/domestic partner, or your children may only be insured once under USD’s Life/AD&D insurance policy even if you’re eligible under more than one class. For example, if you and your spouse both work for the University, you cannot be insured as an employee under your policy and as a spouse under your spouse’s policy.

Benefit Features	Voluntary Life and AD&D Options*		
	Employee	Spouse	Dependent Child(ren)
Coverage Options	\$10,000 increments	\$5,000 increments	\$2,000 increments
Life Maximum	Up to 5x your salary or \$500,000 (whichever is less)	Up to \$250,000 (cannot exceed 100% of employee coverage)	Under 6 months: \$250 Over 6 months: Up to \$10,000
AD&D Maximum	Up to \$500,000 (amounts greater than \$250,000 cannot exceed 5x your salary)	Up to \$400,000 (cannot exceed 100% of employee coverage)	Up to \$40,000
Guaranteed Issue Amount (Life Insurance Only)*	\$140,000	\$25,000	Under 6 months: \$250 Over 6 months: \$10,000
Age Reduction Formula	Coverage will decrease to 65% at age 70 and to 50% at age 75.		

**Evidence of Insurability (EOI) is required for any amount in which you or your spouse choose to enroll. For 2025 open enrollment, EOI will be waived for coverage up to guarantee issue amount.*

Long-Term Disability Coverage

Long-Term Disability (LTD), through New York Life Group Benefit Solutions (formerly Cigna), pays a portion of your earnings if you cannot work for an extended period of time due to illness or injury. Benefits are reduced by other sources of disability income you may qualify for, such as Social Security and Workers' Compensation.

Although you are automatically enrolled in LTD at no cost to you, LTD is a taxed benefit. This means you need to decide how you want the taxes applied when you enroll in coverage.

- **LTD Taxed Benefit:** You don't pay taxes on the premium that USD pays on your behalf, but you will pay taxes on the LTD benefits you receive if you become disabled and are unable to work due to an illness or injury.
- **LTD Non-Taxed Benefit:** You pay taxes on the premium that USD pays on your behalf, but any LTD benefits you receive will not be taxed if you become disabled and are unable to work due to an illness or injury.

LTD			
Percent of Earnings	Monthly Maximum	Elimination Period	Maximum Duration
66⅔%	\$12,000	90 days	Up to Social Security Normal Retirement Age*

**Applies in most cases. See your policy documents for any limitations.*

Additional Benefits

Employees who are eligible for LTD benefits also have access to additional services at no added cost. Visit the [MySanDiego](#) portal Employee Resources tab to learn more.

- Financial, Legal & Estate Support
- Financial Connect
- Legal Connect
- Estate Guidance
- Employee Assistance and Wellness Support
- Counseling & Wellness
- Family Source
- Secure Travel
- Survivor Support Services
- Empathy



FamilySource

If taking care of home, work, and family feels overwhelming, FamilySource can help. FamilySource services provide help for a wide range of needs, like:

- Finding childcare or elder care
- Information on schools and education
- Pet care
- Hiring movers or home repair contractors
- Planning major projects or events

New York Life provides access to FamilySource at no cost to you.

Contact them at **800-344-9752** or at www.guidanceresources.com (Web ID: NYLGBS).

Legal and Identity Theft Protection Plans

Legal Protection Plan

The Legal Protection Plan, through LegalShield, provides access to experienced attorneys who can answer questions and provide a variety of services—all for an affordable cost. Get help with:

- Legal consultation and advice
- Creating a will
- Resolving a speeding ticket
- Legal document preparation and review
- Court representation
- And more!

Identity Theft Protection Plan

Protecting yourself and your loved ones from identity theft is more important than ever. Identity Theft coverage through IDShield provides you with the following services for a low monthly cost:

- Identity consultation and advice
- Identity, credit, and financial account monitoring
- Full-service identity restoration
- Real-time alerts
- 24/7 Emergency access
- And more!

LegalShield plan	IDShield Plan
\$23.75 per month	\$8.95 per month for Employee Only \$16.95 per month for Family Coverage

Visit benefits.legalshield.com/usd to learn more and to enroll in these benefits.

Important note: If you enroll in one or both of these benefits, you will enroll directly with LegalShield/IDShield (not through Workday) and you will pay your monthly premiums directly to LegalShield/IDShield. The premiums will not be deducted from your paychecks. Contact the Benefits team with any questions.

Bundle and Save!

If you enroll in both LegalShield and IDShield, you'll **get a reduced rate** of **\$31.40** per month for Employee Only coverage and **\$38.20** per month for Family coverage.

Download the LegalShield and IDShield apps through the Apple App Store or Google Play for 24/7 protection and on-the-go access.



Supplemental Health Solutions

While your medical plan provides comprehensive coverage, if you have an accident or a major illness, you may be facing substantial out-of-pocket expenses. Between medical bills, taking time off work, and other costs, your expenses can add up quickly. Voluntary Benefits help bridge the gap and offer lump sum payments when the unexpected happens. These lump sum payments are made directly to you if your claim is deemed payable under the plan, regardless of what your medical insurance has covered. You can use these funds as you see fit.

Accident Insurance

You can purchase Accident insurance through Cigna to help pay for expenses related to unexpected accidents and injuries. The plan pays you a cash benefit to help with expenses like rehabilitation, transportation, and treatment for injuries resulting from an off-the-job accident. The plan also pays you a benefit for staying well! Complete one wellness visit, health screening test, or preventive service each year to earn a **\$75 benefit**. Each of your enrolled dependents can earn the benefit, too!

Accident Insurance Example

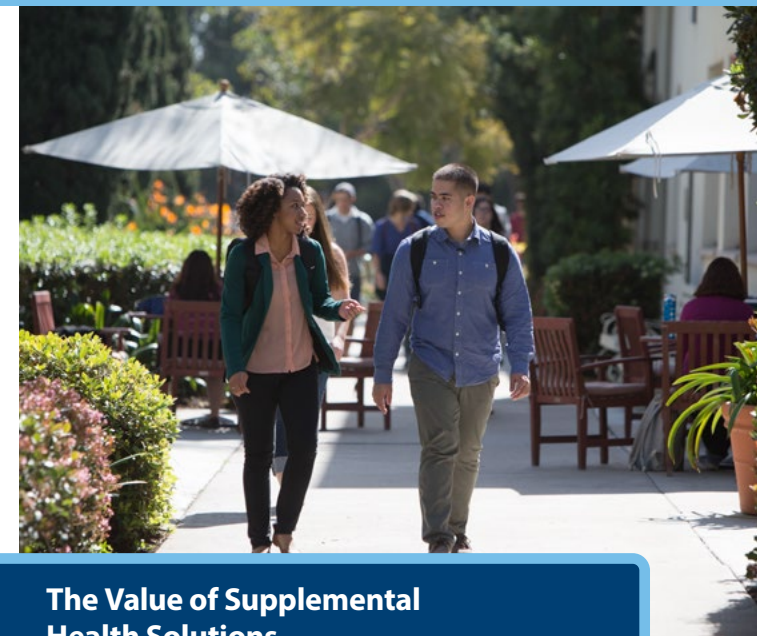
As an active person, Grace knows accidents are possible, so she elects Accident insurance. While she is playing soccer, she is hit in the head and knocked unconscious. At the hospital, the doctor orders an MRI and diagnoses her with a concussion. Because her Accident insurance pays a set amount for things like ambulance transportation, MRIs, and concussions, she receives a lump sum of \$1,350 to help cover some of the costs associated with her care.

Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. You can purchase Hospital Indemnity insurance through Cigna to help pay for expenses related to a qualified hospital stay for a covered injury or illness. The benefit you receive depends on the type of care you receive at the hospital and the length of your stay. The benefit amount is not dependent upon what other major medical coverage pays.

Hospital Indemnity Insurance Example

Jessica is savvy enough to know that sometimes illness can knock you off your feet and purchases Hospital Indemnity insurance on top of her medical plan. In March, she is hospitalized with pneumonia for three days. Her coverage means she receives a total of \$5,000, which she can use for medical bills, prescriptions, and childcare expenses. Even in a stressful situation, Jessica has peace of mind knowing her family's financial needs will be met.



The Value of Supplemental Health Solutions

- Coverage is affordable and offered to you at group rates.
- You own the policy and can take it with you if you leave USD.
- Premiums are conveniently deducted from your paycheck.
- You can insure yourself, your spouse/domestic partner, and your eligible child(ren).
- You don't have to answer any health questions to obtain coverage, but a pre-existing condition clause may apply.

Critical Illness Insurance

Critical Illness insurance through Cigna can help pay for expenses related to the diagnosis of a serious illness—including cancer, heart attack, or stroke. This valuable coverage can help alleviate your worry about bills and finances, so you can focus on healing and recovery. The plan also pays you a benefit for staying well! Complete one wellness visit, health screening test, or preventive service each year to earn a **\$50 benefit** for each enrolled family member. Covered adults are also able to receive a **\$200 mammography benefit** (cannot receive both the mammography and wellness benefit in the same year). You can elect coverage for yourself and your eligible family members in the following amounts:

Coverage	Coverage Amounts
Employee	\$10,000, \$20,000, or \$30,000
Spouse	100% of employee benefit amount
Child(ren)	100% of employee benefit amount

Upon diagnosis of a covered illness, the lump-sum benefit is paid directly to you (unless otherwise assigned), regardless of other major medical coverage you may already have. You can use the funds to pay for medical bills, to continue making rent or mortgage payments, or however you see fit. Your cost for Critical Illness insurance is based on your age and the level of coverage you purchase.

Critical Illness Insurance Example

Manny has a family history of heart disease so he decides to elect \$20,000 of Critical Illness coverage during Open Enrollment. One Saturday morning, Manny suffers a heart attack while playing golf. Thanks to Critical Illness insurance, Manny receives \$20,000, which will help him cover his medical expenses and recovery needs while he is on leave from work. He can use that money how he sees fit, including to pay for the deductible on his health plan.



Retirement Benefits

Planning for retirement is an important part of financial wellness. The USD 403(b) Plan, administered by TIAA or Fidelity, offers a variety of investment options so you can start saving now.

403(b) Contributions

To help your savings grow, USD may make a discretionary contribution to your elected vendor (TIAA or Fidelity) each year. Contributions begin on your effective date of eligibility. For additional information on the current contribution amount, contact the Benefits team.

You may also choose to make tax-deferred and/or Roth after-tax contributions to your 403(b) account, up to the annual IRS maximums.

If you do not actively elect an investment provider, the default provider is TIAA. Employees may elect a provider online through the USD Retirement@Work site available on the [MySanDiego portal](#) Employee Resources tab under "Benefits Quick Links." The T. Rowe Price target date fund is the Qualified Default Investment Alternative (QDIA), for participants who do not actively elect investment options for their retirement funds through TIAA and/or Fidelity. However, employees may choose their own investment lineup within the plan at any time.

Help When You Need It Most!

MyAdvocate, is your guide to navigating your health journey during retirement, including social security planning, Medicare coordination, caregiver support, COBRA alternatives, and more. Access our on-demand resource and education center for resources, forms, and quick links to help you get the answers you need, when you need them. MyAdvocate benefit expert services are offered to you at **no cost** and cover you, your spouse, dependent children, parents, and parents-in-law. Get assistance with:

- Finding the right doctors
- Scheduling appointments
- Transferring medical records
- Working with insurance companies
- Resolving benefits issues
- Helping to make informed retirement decisions

Get 24/7 support at **833-968-1775** or visit us online at www.myadvocateservices.com.

Medicare Assistance Program

USD has partnered with Transitions Benefit Group to deliver Medicare assistance to employees and their families. This service is available at no cost to you, and dedicated consultants are ready to assist in navigating:

- Medicare coordination and education
- Retirement readiness and planning
- Social security planning and education
- Utilization of HSA funds
- Cobra coordination
- Benefits support
- Individualized consultation

Visit www.transitionsrbg.com or call **800-936-1405** to get started.

Get Started, Update, and Keep Track of Your 403(b)

Log in to USD Retirement@Work from the [MySanDiego portal](#) Employee Resources tab.

Carrier Resources

For more information on these and other valuable resources, visit the Benefits Hub at [myusdbenefits.com](#).

Cigna Resources

Available to Medical Plan Participants

- **One Guide:** Understanding your health plan isn't always easy. The Cigna One Guide team is ready to assist with things like helping you understand how your coverage works, getting answers to your health plan questions, finding in-network care, connecting with health coaches and other experts, and getting cost estimates to avoid pricing surprises. Visit [www.mycigna.com](#) or use the myCigna app to get started.
- **MDLive:** Virtual visits for routine and urgent care, wellness screenings, therapy, psychiatry, and dermatology. Visit [www.mycigna.com](#) and click "Talk to a doctor."
- **Omada Diabetes Prevention Program:** A digital lifestyle change program to help you lose weight and reduce the risk of type 2 diabetes and heart disease. Omada is offered at no cost to Cigna members who are at risk for type 2 diabetes or heart disease and are accepted into the program.
To get started and see if you qualify, log into your [www.mycigna.com](#) account and click *Wellness > Health Topics > Pre-Diabetes and Diabetes*.
- Scroll to the box that says *Omada for Cigna: Diabetes Prevention* and choose *Let's Go*.
- **Healthy Pregnancies, Healthy Babies:** Designed to help you and your baby stay healthy during your pregnancy and after their birth. When you enroll in and complete the program, including a postpartum check-in, you'll be eligible to receive up to \$150. Enroll by calling **800-615-2906**.
- **Talkspace:** A digital space for private and convenient mental health support. Choose your therapist from a list of recommended, licensed providers and receive 24/7 care from the convenience of your device. You can exchange unlimited messages with a personal therapist, five days a week. You'll also receive a complimentary ten-minute video session.
- **Simple File:** Worried about forgetting to file a claim for your Critical Illness, Accident, or Hospital Indemnity plan? Cigna will send a letter with step-by-step instructions as a reminder to file your claim. (Note: You must also be enrolled in Hospital Indemnity, Accident, or Critical Illness insurance to access this benefit.)

Cigna Voluntary Benefits Resources

Available to Those Enrolled in Hospital Indemnity, Accident, or Critical Illness Insurance

- **My Secure Advantage:**
 - » **Financial Wellness Program** – Work with a money coach for 30 days at no additional cost. Your coach can help you to help manage your money, get out of debt, save for college, and more.
 - » **ID Theft Protection** – Receive a free 30-minute consultation with a fraud resolution specialist.
 - » **Legal Consultations** – Create and execute legal documents online and use a legal consultation to obtain a qualified attorney's review.
- **Healthy Rewards:** Discounts on health and wellness programs, fitness club memberships, meal delivery, alternative medicine, and vision care.

Kaiser Resources

Available to Medical Plan Participants

- **Telehealth Services:** Phone, video, care advice, e-visits, and mail order pharmacy available through www.kp.org/getcare.
- **Wellness Coaching:** One-on-one guidance and support from your dedicated coach. Coaches can help you set goals, stick to them, and see results. Use your coach to help achieve a healthy weight, stop using tobacco, become more active, reduce stress, and more. Call **866-862-4295** to make an appointment.
- **ClassPass:** On-demand video workouts at no cost. Plus, receive reduced rates on in-person fitness classes. Get started at www.kp.org/exercise.
- **Headspace:** An integrated mental health platform where coaches, therapists, and psychiatrists work as a team to coordinate the best personalized care for you. You can access Headspace from your device. Visit www.kp.org/selfcareapps to learn more.

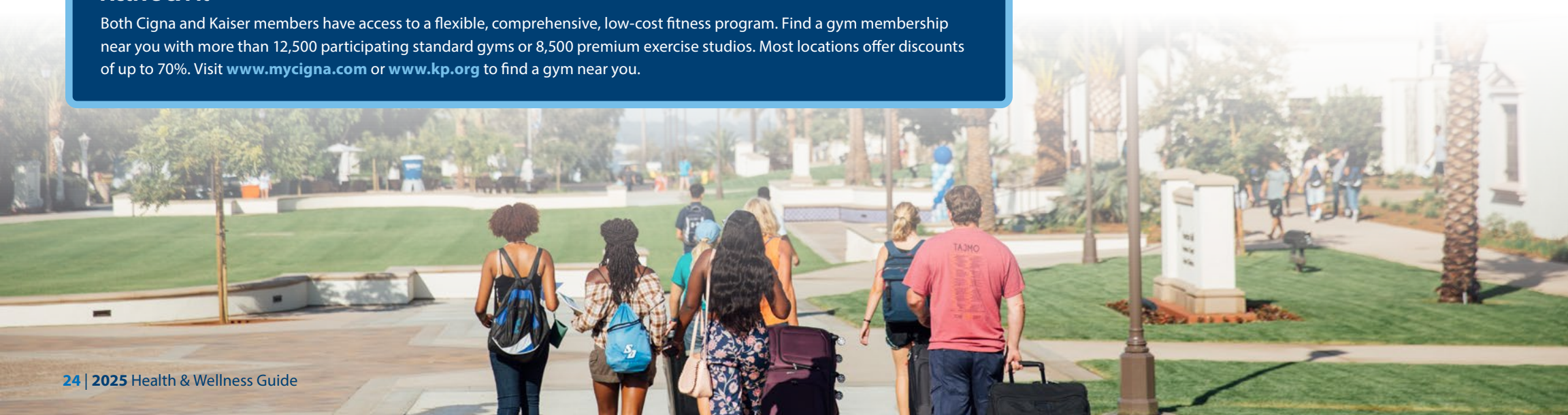
Active & Fit

Both Cigna and Kaiser members have access to a flexible, comprehensive, low-cost fitness program. Find a gym membership near you with more than 12,500 participating standard gyms or 8,500 premium exercise studios. Most locations offer discounts of up to 70%. Visit www.mycigna.com or www.kp.org to find a gym near you.

VSP Resources

Available to Vision Plan Participants

- **TruHearing:** Save up to 60% on a pair of hearing aids. Receive 60-day trial per pair, a three-year manufacturer warranty for repairs, and up to 80 free batteries.
- **Member Extras:** Receive up to \$20 for featured frame brands and 40% on lens enhancements, plus savings on Lasik!
- **Premiere Edge Promise:** A worry-free eyewear guarantee. When you go to a Premier Edge location, you're protected from the unexpected—whether it's accidentally broken or damaged glasses, a prescription change, or you simply don't love the glasses you chose.



Your Benefit Contacts

Coverage	Contact	Policy Number	Phone	Website	Mobile App
Medical	Kaiser	104229	800-464-4000	www.kp.org	Kaiser Permanente™
	Cigna	3336240	800-244-6224	www.mycigna.com	myCigna™
	SIMNSA	710250	800-424-4652	www.simnsa.com	N/A
Health Savings Account	Cigna	USD	800-244-6224	www.mycigna.com	myCigna™
	HSA Bank	USD	800-357-6246	www.hsabank.com	myCigna™
MyAdvocate Program	MyAdvocate	USD	833-968-1775	www.myadvocateservices.com	N/A
Medicare Assistance Service	Transitions Benefit Group	USD	800-936-1405	www.transitionsrbg.com	N/A
Dental	Cigna	3336240	800-244-6224	www.mycigna.com	myCigna™
	SIMNSA	710250	800-424-4652	www.simnsa.com	N/A
Vision	VSP	12228779	800-877-7195	www.vsp.com	VSP Vision Care on the Go™
FSA & Commuter Benefits	WEX	USD	866-451-3399	benefitslogin.wexhealth.com	Benefits by WEX™
Life, AD&D, and LTD	New York Life Group Benefit Solutions (formerly Cigna)	Life – FLX964920 LTD – LK963432 AD&D – OK966530	888-842-4462 866-562-8421 (Español)	www.mynylgbs.com	N/A
Accident Insurance	Cigna	AI960806	800-754-3207	www.mycigna.com	myCigna™
Critical Illness Insurance	Cigna	CI961502	800-754-3207	www.mycigna.com	myCigna™
Hospital Indemnity Insurance	Cigna	HC960286	800-754-3207	www.mycigna.com	myCigna™
Employee Assistance Program	Cigna	USD	877-622-4327	www.mycigna.com (employer ID: USD)	myCigna™
403(b) Plan	TIAA	USD	800-842-2776	www.tiaa.org	TIAA™
	Fidelity	69679	800-343-0860	www.netbenefits.com/atwork	Fidelity Investments™
	USD Retirement@Work	N/A	844-567-9090	Employee Resources tab of the MySanDiego portal	N/A
Legal and ID Theft Protection	LegalShield/IDShield	N/A	888-807-0407	benefits.legalshield.com/usd membersupport@legalshieldcorp.com	LegalShield/IDShield™

This communication highlights some of your USD benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. USD reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.