



2025/26 Villanova University Open Enrollment Presentation



VILLANOVA
UNIVERSITY

2025/26 Open Enrollment



Open Enrollment Important Information

- Open Enrollment Window: April 14th to April 30th
- Plan effective date: **June 1st, 2025**
- Passive Enrollment – Villanova will be holding a **PASSIVE** Open Enrollment this year, which means you will not be required to re-enroll to maintain coverage
 - The only exception to this is the Health Savings Account (HSA), Flexible Spending Accounts (FSA), and the University-provided Childcare subsidy which are always required to be an **ACTIVE** enrollment
 - ***If you are currently enrolled in any of these accounts, you are still required to re-enroll for 2025/26***
- During Open Enrollment, you can make the following changes:
 - Change your plan election (this applies for all benefits, including medical, dental, vision, HSA, FSA, etc.)
 - Change your coverage tier (i.e. Employee, Employee + Spouse, Employee + Child(ren), or Family coverage)
 - Add/remove dependents
 - If you are not currently enrolled and would like to enroll for 2025/2026
 - If you are currently enrolled in coverage but would like to waive for 2025/2026
- Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you experience a qualifying life status change
- All open enrollment information can be found on Villanova's benefit site:
<https://www.villanovabenefits.com/>

■ 2025/26 Open Enrollment Highlights

- **Medical Plan/Rx Design Changes**
 - Plan Design Changes to HMO, PPO and CDHP plans
 - Prescription Drug Copay Increases/New Specialty Rx Tier
- **Employee Contribution Changes:**
 - *Medical/Prescription Drug: For only the second time in nearly a decade, contributions will increase for the 2025–2026 plan year due to rising health care costs*
 - *Dental: no employee contribution change for 2025/26*
 - *Voluntary Vision: 1% employee contribution increase for 2025/26*
- **New Independence Blue Cross (IBC) Medical ID Card/Member IDs**
 - If enrolling in the medical plan for this upcoming plan year you will receive a New ID card in the mail and you and dependents (if enrolled) will have a unique new member ID per participant
 - *You must utilize your new ID card for any medical services after June 1st*
 - You can download a digital copy of your ID card:
 - Online at ibx.com through your member account
 - Through IBX Mobile App
- **New Programs:** Villanova will be partnering with Sword Health through Independence Blue Cross for digital lead Physical Therapy and Express Script's Encircle Rx Weight Management Program

■ 2025/26 Open Enrollment Highlights

- **New Vendor!** Lincoln Financial will now administer Villanova's Basic Life/Accidental Death & Dismemberment (AD&D) and Supplemental Life insurance programs for the 2025/26 plan year
 - **Supplemental Life Program Enhancements:** Guaranteed Issue Amount will now be increased to \$300,000 and benefit increments will now be multiples of \$10,000
- **New Voluntary Benefits Offerings:** Villanova will be partnering with Lincoln Financial to offer voluntary accident, critical illness and hospital indemnity coverages
- HSA/FSA Contribution limits have been increased for 2025
 - HSA: \$4,300/\$8,550 (single/family)
 - FSA: \$3,300
- **NOVAfit!**
 - You and your spouse (if covered) must submit a physician affidavit form to receive the wellness rate for the upcoming plan year if you did not receive an on-campus screening
 - The form can be found on the NOVAfit! Section of the HR website
- **Villanova Wellness Fair:** April 9th 10am-2pm Connelly Center, Villanova Room



2025/26 Medical & Prescription Drug Plans



HMO Plan- Independence Blue Cross

	2024/2025 HMO Plan	2025/26 HMO Plan
	In-Network	In-Network
Deductible (Individual/Family)	\$0	\$250
	\$0	\$500
Out-of-Pocket Maximum (Individual/Family)	\$1,500	\$3,300
	\$3,000	\$6,600
Preventive Services	Covered 100%	Covered 100%
PCP Office Visit	\$20 copay	\$20 copay
Specialist Office Visit	\$40 copay (referral required)	\$40 copay (referral required)
Telemedicine	\$10 copay	\$10 copay
Inpatient Hospital	\$250 copay/admission	\$250 copay/admission after deductible
Lab Services: Freestanding/Outpatient	Freestanding/Outpatient: Covered 100%	Free Standing: Covered 100% Outpatient: \$40 copay
Outpatient Surgery	\$100 copay	\$100 copay after deductible
Emergency Room	\$100 copay	\$200 copay
Urgent Care Center	\$50 copay	\$50 copay

This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages

PPO Design- Independence Blue Cross

	2024/2025 PPO Plan		2025/26 PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$300	\$1,500	\$500	\$1,500
	\$900	\$4,500	\$1,200	\$4,500
Out-of-Pocket Maximum (Individual/Family)	\$3,000	\$6,000	\$3,300	\$6,000
	\$9,000	\$18,000	\$9,900	\$18,000
Preventive Services	Covered 100%	You pay 30%*	Covered 100%	You pay 30%*
PCP Office Visit	\$30 copay	You pay 30%*	\$30 copay	You pay 30%*
Specialist Office Visit	\$50 copay	You pay 30%*	\$50 copay	You pay 30%*
Telemedicine	\$10 copay	You pay 30%*	\$10 copay	You pay 30%*
Lab Services: Freestanding/Outpatient	Freestanding/Outpatient: No charge after deductible	You pay 30%*	Freestanding: No Charge Outpatient: 10%*	Freestanding/Outpatient: You pay 30%*
Inpatient Hospital	You pay 10%*	You pay 30%*	You pay 10%*	You pay 30%*
Outpatient Surgery	You pay 10%*	You pay 30%*	You pay 10%*	You pay 30%*
Emergency Room	\$100 copay (Waived if admitted)		\$200 copay (Waived if admitted)	
Urgent Care Center	\$50 copay	You pay 30%*	\$50 copay	You pay 30%*

*after deductible

This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages

CDHP Plan- Independence Blue Cross

	2024/2025 CDHP Plan		2025/26 CDHP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$1,600	\$5,000	\$1,650	\$5,000
	\$3,200	\$10,000	\$3,300	\$10,000
Out-of-Pocket Maximum (Individual/Family)	\$3,000	\$10,000	\$3,300	\$10,000
	\$6,000	\$20,000	\$6,600	\$20,000
Preventive Services	Covered 100%	You pay 50%*	Covered 100%	You pay 50%*
PCP Office Visit	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Specialist Office Visit	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Telemedicine	\$10 copay no deductible	You pay 50%*	\$10 copay after deductible	You pay 50%*
Lab Services: Freestanding/Outpatient	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Inpatient Hospital	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Outpatient Surgery	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*
Emergency Room	You pay 20%*		You pay 20%*	
Urgent Care Center	You pay 20%*	You pay 50%*	You pay 20%*	You pay 50%*

*after deductible

This is a summary of your benefits, please refer to the SBCs/Benefit Highlights for a detailed list of health plan coverages

■ HMO Plan- Deductible Change

- For the 2025/26 plan year a deductible of \$250 for individual and \$500 for family will apply to the HMO plan for certain services
- Some services that deductible will now apply to:
 - Inpatient hospital stays & surgeries
 - Outpatient observations/surgeries
 - Some Professional Services
 - Home Health
 - Durable Medical Equipment
 - Ambulance services
- Claims Examples:
 - Outpatient Services: You receive a surgery at an outpatient June 2nd that costs \$1,000
 - You will be responsible for the \$250 deductible + \$100 copay
 - Ambulance Services: Your spouse needs to utilize an ambulance in December and you have met your deductible
 - You will not be charged since you met your deductible

■ Telemedicine-Teladoc

- Teladoc is a national network of U.S. board-certified doctors available 24/7/365 to diagnose, treat, and prescribe medication
- Contact Teladoc for non-emergency medical conditions such as:
 - Allergies/Asthma
 - Acne/Pink eye/Ear infections
 - Sinus issues
 - Respiratory/Urinary tract infections
 - Cold and flu symptoms
- **Teladoc Behavioral Health:** Talk to a behavioral health care professional for conditions such as anxiety, depression, and panic disorders
- **Teladoc Teladermatology:** Talk to a board-certified dermatologist and receive a diagnosis, treatment, and prescription (as needed) for conditions such as acne, rosacea, or psoriasis
- Contact Teladoc at 800-835-2362 or visit www.teladochealth.com, or download the Teladoc mobile app
- *Please note you must be enrolled in Villanova's Medical Benefits in order to utilize Telemedicine*

■ Sword Health- Digital Physical Therapy

- Digital led physical therapy program designed to help you overcome joint, back and muscle pain from the comfort of your own home
- How it works:
 - Pick your Physical Therapist who will customize your program to you and your goals/abilities
 - Receive Thrive Kit: comes with your own tablet and will provide you and your Physical Therapist with real time feedback
 - Connect with your PT via 1:1 chat functionality. They will proactively check in, monitor your progress and make any necessary adjustments to your program based upon your needs
 - Go at your own pace! Complete the sessions when it is most convenient for you
- To enroll visit <https://sword.health/thrive/IBX/go> or scan the QR code
- Cost of the program is free to members and eligible family members (13+) enrolled in the IBC medical plan



■ TruHearing- Independence Blue Cross

- TruHearing covers you and your family for exams and offers discounts on hearing aids and hardware
- TruHearing consultants will help you schedule an exam, fitting and follow up care with a licensed provider
- Benefits:
 - Risk free 60-day trial
 - A year of follow up visits
 - 80 free batteries per non-rechargeable hearing aid
 - Three-year manufacturer warranty
- Coverage
 - No cost hearing exam
 - Hear aids (1 aid per ear, every 3 years) at a reduced cost
- To get started call 888-933-7861 to speak with a TruHearing consultant
- *To utilize the TruHearing program you and your eligible dependents must be enrolled in one of Villanova's medical plans*

■ Prescription Drug-Express Scripts

- Below is a summary of your prescription drug coverage through Express Scripts
- **New Specialty Tier:** If you are currently taking a specialty medication a new copay will be in place 6/1/25. Please refer to the Express Scripts formulary or contact ESI customer service to determine if your medication qualifies
- **Mail Order Program:** Using the mail order program for maintenance medications will save you money
 - You can receive up to a 90-day supply (3 months) for the cost of 2.5x retail copays
- **GoodRx:** allows you search for your prescription drug in your zip code to determine which pharmacy has the drug at the best price
 - <https://connerstrong.goodrx.com> or download the GoodRx App

	HMO & PPO Plans	CDHP Plan
Retail Pharmacy (up to 30-day supply)		
Generic	\$15 copay	\$15 copay after deductible
Preferred Brand	\$35 copay	\$35 copay after deductible
Non-Preferred Brand	\$55 copay	\$55 copay after deductible
Specialty	\$75 copay	\$75 copay after deductible
Mail Order Program (up to 90-day supply) Retail 90 day supply available at CVS/Walgreens		
Generic	\$37.50 copay	\$37.50 copay after deductible
Preferred Brand	\$87.50 copay	\$87.50 copay after deductible
Non-Preferred Brand	\$137.50 copay	\$137.50 copay after deductible
Specialty	Not applicable	

■ Encircle Rx/Omada- Health Habits Programs

- To assist with maintaining healthy habits while taking your weight loss medications, you must participate in the following ESI program, Encircle Rx
- Omada Program:
 - Omada is a virtual health program that helps members create healthier habits to achieve long-lasting results
 - \$0 cost to enrollees
 - Support from a personal health coach
 - Receive smart devices to help you monitor your progress
 - Online Support Communities
 - Tools to guide/support you with your weight loss journey
- Requirements:
 - Engage four times per month on the smart device provided by Omada
 - Use the Omada app four times, by doing lessons or engaging with your health coach, peer group or online community
- How to enroll:
 - Register or log in to esrx.com/healthsolutions to get your access code
 - Then sign up at omadahealth.com/esi or download the Omada mobile application

Wellness Resources

- NOVAfit!: University led health and wellness initiative focused on employee health and well-being
 - Personal Health Assessments/Access to personal health coaches
 - Walking Challenges
 - Monthly events with speakers focused on mental health/nutrition
 - NOVAfit App: to track incentives/obtain points for completing challenges
- Well-Beats
 - A virtual wellness offering to help you live a healthier life. Wellbeats has 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, interests, and abilities
- eMLife:
 - Live and on-demand mindfulness solution to help you build skills to manage stress and anxiety, improve focus, and enhance your overall wellbeing
- Know your numbers campaign:
 - Receive a biometrics screening during the onsite event or complete the physician's affidavit form to receive \$150 annual medical plan contribution
 - Spouses that enroll in the Villanova medical plans and receive their biometric screening receive \$75 annual medical plan contribution
 - *If you are enrolled in the PPO/HMO plans the contribution discount will be applied as a premium discount, for the CDHP the contribution will be made to your HSA*



Dental and Vision



Dental Plan- Delta Dental

Network	Dental Plan	
	Delta Dental PPO	Non-Delta Dental PPO Dentists
	In-Network	Out of Network*
Annual Plan Deductible	\$50 individual \$150 family	\$50 individual \$150 family
Calendar Year Maximum	\$1,750 per person each plan year	\$1,500 per person each plan year
Preventive and Diagnostic Services Exams, cleanings, x-rays, sealants	Plan pays 100% no deductible	Plan pays 100% no deductible
Basic Services Fillings, composites root canals, Periodontics, oral surgery, TMJ Benefits	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services Crowns, inlays/onlays, prosthodontics	Plan pays 60% after deductible	Plan pays 60% after deductible
Orthodontia Benefits Dependent Children Only	50% no deductible	
Orthodontia Lifetime Maximum (Per Patient)	\$1,500	

***Out of Network Benefits:** If a Provider is a Non-Delta Dental Provider, the amount charged to Enrollees may be above that accepted by PPO or Premier Providers, **and Enrollees will be responsible for balance billed amounts**

Vision Plan Rider-Davis Vision

- Employees enrolled in the medical plan are automatically enrolled in the vision plan rider at no additional cost

	In-Network	Out-of-Network
Exam	HMO Plan: \$20 copay PPO Plan: \$0 copay	Up to \$50 Allowance
Frames	Davis Collection/Visionworks Frames: No charge Non-Davis Collection Frames: Up to \$65 allowance/20% discount on overages	Non-Davis Collection Frames: Up to \$100 reimbursement
Lenses Single Bifocal Trifocal Lenticular	Covered 100%	Up to \$100 reimbursement
Lense Enhancements	Standard Progressive Lenses: \$50 Premium Progressive Lenses: \$90	Not covered
Contact Lenses	\$100 allowance 15% off balance over \$100	Up to \$100 reimbursement
Frequency Exam, Lenses or Contacts, Frames	Once every 12 months	Once every 12 months

Enhanced Voluntary Vision Plan-Davis Vision

- Below is summary of the enhanced voluntary vision plan available at an additional cost

	In-Network	Out-of-Network
Exam	Covered 100%	Up to \$45 Allowance
Frames	Davis Collection/Visionworks Frames: No charge Non-Davis Collection Frames: Up to \$270 allowance/20% discount on overages	Non-Davis Collection Frames: Up to \$70 reimbursement
Lenses Single Bifocal Trifocal Lenticular	\$20 copay	Subject to reimbursement
Lense Enhancements	Standard Progressive Lenses: No Charge Premium Progressive Lenses: \$40 copay	Up to \$60 reimbursement
Contact Lenses	\$250 allowance 15% off balance over \$250	Subject to reimbursement
Frequency Exam, Lenses or Contacts, Frames	Once every 12 months	Once every 12 months

IV.

Life and Disability/ Voluntary Benefits



Life & AD&D/Disability Insurance- Lincoln Financial

- All full-time benefits eligible employees are entitled to the following benefits at no additional cost
- Basic Term Life and Accidental Death & Dismemberment Insurance benefit amount of \$50,000 or 1x your salary
 - *You are automatically defaulted to the flat \$50,000; you must actively elect the full 1x salary benefit in the enrollment system*
 - Please note you can elect a flat \$50,000 benefit amount to avoid imputed income
 - Benefit reduces to 50% of amount at age 70
 - Accidental Death Benefit is equal to the basic life benefit
- Disability Benefits: Short & Long-Term Disability

Short-Term Disability	
Weekly Benefit	70% of regular salary
Duration of Benefits	180 days
Elimination Period	10 days

Long-Term Disability	
Monthly Benefit	60% of pre-disability earnings
Duration of Benefits	24 months own occupation
Maximum Monthly Benefit	\$11,500

Supplemental Life Insurance- Lincoln Financial

- Villanova provides the following programs on a voluntary basis to all benefit's eligible employees
- Supplemental Life Benefits: administered by Lincoln Financial

Coverage	Benefit Amount	Increments	Guaranteed Issue Amount
Employee	Up to \$1,250,000	\$10,000	\$300,000
Spouse	\$25,000 or \$50,000	\$25,000 or \$50,000	\$50,000
Child(ren)	Birth to 6 months: \$500 Six months or older: \$10,000	N/A	\$10,000

- 2025/2026 Open Enrollment Election Rules
 - New and current participants can elect supplemental employee voluntary life up to the guaranteed issue amount of **\$300,000** without submitting Evidence of Insurability (medical questionnaire)
 - Spouse Guaranteed Issue amount of \$50,000 without Evidence of Insurability
- Rates are aged-banded and costs can be found in the enrollment system

■ Accident Insurance-Lincoln Financial

- This plan covers unexpected expenses that may arise from an accident occurred by you or one of your covered dependents
- The plan offers a lump sum cash payment when a covered person has an emergency treatment, fractures/dislocations, burns, surgical procedures related to an accidental injury
- Plan Coverage Features:
 - **Emergency Treatment Benefits:** cash payment for ambulance, emergency room, x-rays and initial visit care
 - **Fractures/Dislocations:** cash payment based upon a schedule of benefits for fractures/dislocations of ankle/arm, leg and more many benefits
 - **Surgical Benefits:** cash payment based upon a schedule of benefits for surgical benefits including arthroscopic, cranial, repair of ligaments and many more!
 - **Hospitalization and Ongoing Care Benefits:** cash payment for the admission to a hospital based upon an accident, physical therapy benefits, follow-up care and many more!
- \$50 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- A detail plan summary and schedule of benefits can be found on the beneportal site and enrollment platform
- This plan is available on a voluntary basis and rates can be found in the enrollment system

■ Critical Illness Insurance- Lincoln Financial

- The Critical Illness plan offers a lump sum cash payment for conditions such as:
 - Invasive Cancer
 - Heart attack
 - Stroke
 - Major Organ Failure (Kidney included)
 - ALS Disease
 - Alzheimer's/Parkinson's Disease
 - Loss of Sight/Hearing
- Employees have access to two benefit amounts: \$15,000 or \$30,000 and can elect coverage amounts for their eligible dependents
 - Spouse Coverage: \$15,000 or \$30,000 up to 100% of the employee benefit amount
 - Dependent Children Coverage: \$15,000 or \$25,000 up to 100% of the employee benefit amount (not to exceed \$25,000)
- \$75 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- The benefit is available on a voluntary basis, rates are age-banded and can be found in the enrollment system

■ Hospital Indemnity Plan- Lincoln Financial

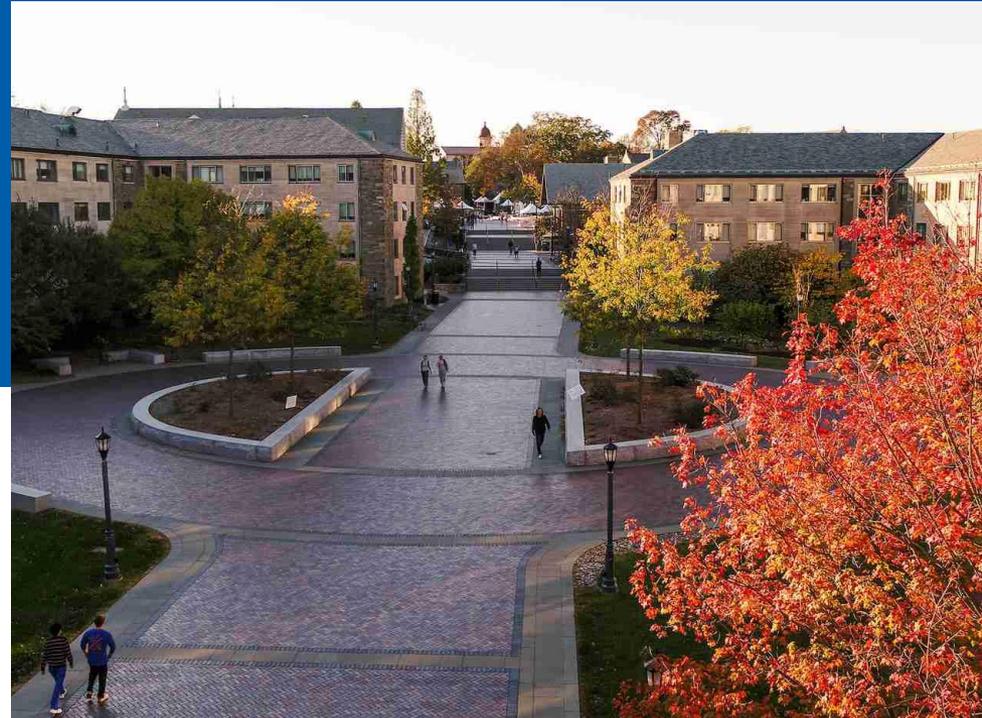
- The hospital indemnity plan provides fixed cash payments directly to members when they have a covered inpatient hospital or intensive care unit stay
- Plan Features:
 - **Admission Benefit:** Lump-sum payment of \$1,000 for the initial day of admission to a hospital for the treatment of sickness/injury
 - **Hospital Confinement Benefit:** \$100 per day for 30 days per calendar year for each day you or enrolled dependents are confined to a hospital because of sickness/injury
 - **Hospital ICU Confinement Benefit:** \$150 per day for 30 days per calendar year for each day you or enrolled dependents are confined in an ICU because of sickness/injury
 - **Newborn Care:** \$100 per day for 2 days for each day of confinement to a hospital for routine postnatal care following birth
 - **Utilize cash payments as you see fit!** For healthcare costs, extra expenses such as mortgage, daycare, food/daily living expenses
- \$50 Health/Wellness assessment cash benefit per enrolled per person calendar year for completing a single covered exam, screen or immunization
- CDHP Plan compatible
- This benefit is voluntary and rates for the plan can be found in the enrollment system

■ Other Benefit Offerings

- Villanova offers the following benefits to enhance the benefit offerings of the university
- Auto/Home: Liberty Mutual
- Business Traveler Accident Insurance
- Banking Options: American Heritage Credit Union and JPMorgan Chase
- Childcare Assistance Program
 - Back up reimbursement administered by Health Advocate: receive a reimbursement of \$75 per day up to 10 days a year (\$750 maximum/annually)
 - Childcare Subsidy: Villanova provides \$1,000 annual contribution (prorated) which can be used for qualifying childcare expenses for all eligible dependent children up to the age of 6 or start of kindergarten
- Identity Theft- ID Theft Assist
- Legal Services- MetLife Legal
- Pet Insurance- Nationwide

V.

Spending Accounts/Voluntary Benefits



■ Health Savings Account- Health Equity

- Limits - the 2025 IRS maximum contribution that can be made to your HSA on a pre-tax basis is **\$4,300** for individuals and **\$8,550** for families
 - Participants age 55 or over can contribute an additional **\$1,000**
- The Health Savings Account is only available to members in the CDHP Plan
- Villanova makes an HSA contribution based on coverage tier
 - **Employee only:** \$600/annually
 - **Employee+1 & family coverage:** \$1,200/annually
 - It is important to note that the university's contribution to your HSA account counts toward your IRS contribution maximum amount, please keep this in mind as you determine your HSA contribution amount for 2025
- Triple tax benefits - contributions are pre-tax, interest is tax-free, and you can make tax-free withdrawals for qualified medical expenses
- Convenient - the HSA program issues a debit card to pay for prescription medications, doctor fees, etc., at the point of sale
- Rollover - if you have money left in your HSA at the end of the year, it will automatically rollover to the following year
- Retirement - HSAs act as a vehicle to save for medical expenses in retirement

Flexible Spending Accounts- Health Equity

- Healthcare FSA
 - A Flexible Spending Account (FSA) allows you to set aside money, on a pre-tax basis, for eligible out-of-pocket medical, dental, vision and dependent care expenses
 - The 2025 annual maximum contribution to the Healthcare FSA is **\$3,300**
 - You can use the FSA to pay for deductibles, copays, coinsurance & other eligible expenses not covered by the medical, dental or vision plans
 - ***Employees who elect the CDHP Plan cannot participate in the Health Care FSA***
- Limited Purpose FSA
 - If you elect the CDHP you can contribute to a limited purpose FSA for dental and vision expenses only
 - The 2025 annual maximum contribution is **\$3,300**
- Dependent Care FSA
 - The annual maximum contribution to the Dependent FSA is **\$5,000** per year (\$2,500 if married filing separately)
 - A dependent care FSA is used to reimburse eligible expenses related to the care of your dependents (both children and adults)
 - Qualified expenses include before/after school programs, nursery, day care (child and adult), preschool, camp, etc.
 - ***Childcare Subsidy: Villanova provides \$1,000 annual contribution (prorated) which can be used for qualifying childcare expenses for all eligible dependent children up to the age of 6 or start of kindergarten***
- Flexible Spending Accounts: Use it or lose it provision
 - ***It is very important that you estimate your annual contributions carefully. Any funds left in your account(s) at the end of the year will be forfeited***
- Minimum annual contribution for all spending accounts is \$200

■ Commuter Benefits- Health Equity

- Employees with daily commutes involving mass transit expenses can participate in the Transit Account through Health Equity
- As of 2025, employees may contribute up to \$325 per month for transportation (mass transit, train, subway, bus fares)
- Any account balance at the end of the plan year will remain in your account and will be available for your use in the next plan year

VI.

Contact/Advocacy Information



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STRONG &
BUCKLEW

■ Benefits Member Advocacy Center

- Conner Strong & Buckelew's member advocacy program, is here to help you with your benefits related needs
- The Member Advocacy team can help answer questions or resolve issues such as:
 - Understanding how your benefit plan works
 - Questions regarding a bill you received from a doctor, lab or hospital
 - Researching a claim that was not paid properly
- You can reach a Member Advocacy representative by any of the following:
 - Calling - (800) 563-9929 Monday through Friday, 8:30 am to 5:00 pm
 - Faxing - (856) 685-2253
 - Submitting online via <https://www.connerstrong.com/member-advocacy-web-form>

EAP/Advocacy- Health Advocate

- Villanova partners with Health Advocate for the university's EAP Program and healthcare advocacy services
- Advocacy Services
 - You have access to a Personal Health Advocate who can help you navigate the healthcare landscape including:
 - Understanding how your benefit plan works
 - Questions regarding a bill you received from a doctor, lab or hospital
 - Researching a claim that was not paid properly
 - Locate Second Opinions
- Employee Assistance Program (EAP)
 - EAP services are available to all benefits employees and their immediate family members at no additional cost
 - Provides short-term counseling by phone or email to help you develop better strategies to cope with personal, work, family and financial issues
 - Specialists can help you locate the right support services from childcare/eldercare and legal/financial resources
- You can get started visiting members.healthadvocate.com or calling 866.799.728

■ EAP- Lincoln Financial

- Employee Assistance Program (EAP)- offered by ComPsych
- This is a confidential service that provides you and your family members with support services for a variety of issues associated with daily living
 - Up to 5 face to face counseling sessions for short term issues per issue per year
 - Unlimited telephonic consultations with an EAP counselor
 - Dynamic website featuring helpful resources, such as articles on topics like stress, legal, financial, relationships training courses, legal and financial matters
 - No cost to the program!
 - Available to all members of Villanova and their dependents
- Contact Information
 - Phone: 888-628-4824
 - www.gudianceresources.com
 - Username: LFGSupport
 - Password: LFPSupport1

Benefits Contact Information

- Below is important contact information pertaining to your benefits program:

BENEFIT	CARRIER	PHONE	WEBSITE / EMAIL
Medical Benefits (CDHP, HMO, PPO)	Independence Blue Cross (IBX)	1-800-ASK-BLUE (275-2583)	www.ibx.com
Prescription Benefits	Express Scripts	1-800-711-0917	www.express-scripts.com
Dental Benefits	Delta Dental (Group #: 2257)	1-800-932-0783	www.deltadental.com
Vision Benefits	Davis Vision	1-888-393-2583	www.davisvision.com
Flexible Spending Accounts, Health Savings Account, Child Care Subsidy Plan, Commuter Benefits	Health Equity	1-866-346-5800	www.healthequity.com
Short-Term/Long-Term Disability, Life and AD&D Insurance, and Supplemental Health Benefits	Lincoln Financial	1-800-713-7384	www.mylincolnportal.com
403(b) Retirement Plan	TIAA CREF	1-800-842-2776	www.tiaa-cref.org/villanova
Auto and Home Insurance	John Mullarkey, Liberty Mutual	610-205-5984	john.mullarkey@libertymutual.com
ID Theft Plan	ID Theft Assist	1-866-262-5844	ids.idandcredit.com/idtheftassist
Health Advocate and Back Up Reimbursement	Health Advocate	1-866-799-2728	www.HealthAdvocate.com/villanovastaff
Pet Insurance	Nationwide	1-800-540-2016	benefits.petinsurance.com/villanova
Legal Services	MetLife Legal Plans	1-800-821-6400	www.legalplans.com
Hearing Benefit	TruHearing	1-888-933-7861	www.truehearing.com
American Heritage Federal Credit Union	N/A	1-215-435-7910	info.americanheritagecu.org/welcome-villanova-employees
Ford College Partner Recognition Program	N/A	N/A	www.fordpartner.com
Benefits Member Advocacy Team	Conner Strong & Buckelew	1-800-563-9929	www.connerstrong.com/memberadvocacy

Human Resources Benefits Contacts

CONTACT	QUESTIONS REGARDING	EXTENSION	EMAIL / WEBSITE
Michele Mocarsky Assistant Vice President, Human Resources	Management of Employee Benefit and Wellness Programs	9-5136	michele.mocarsky@villanova.edu
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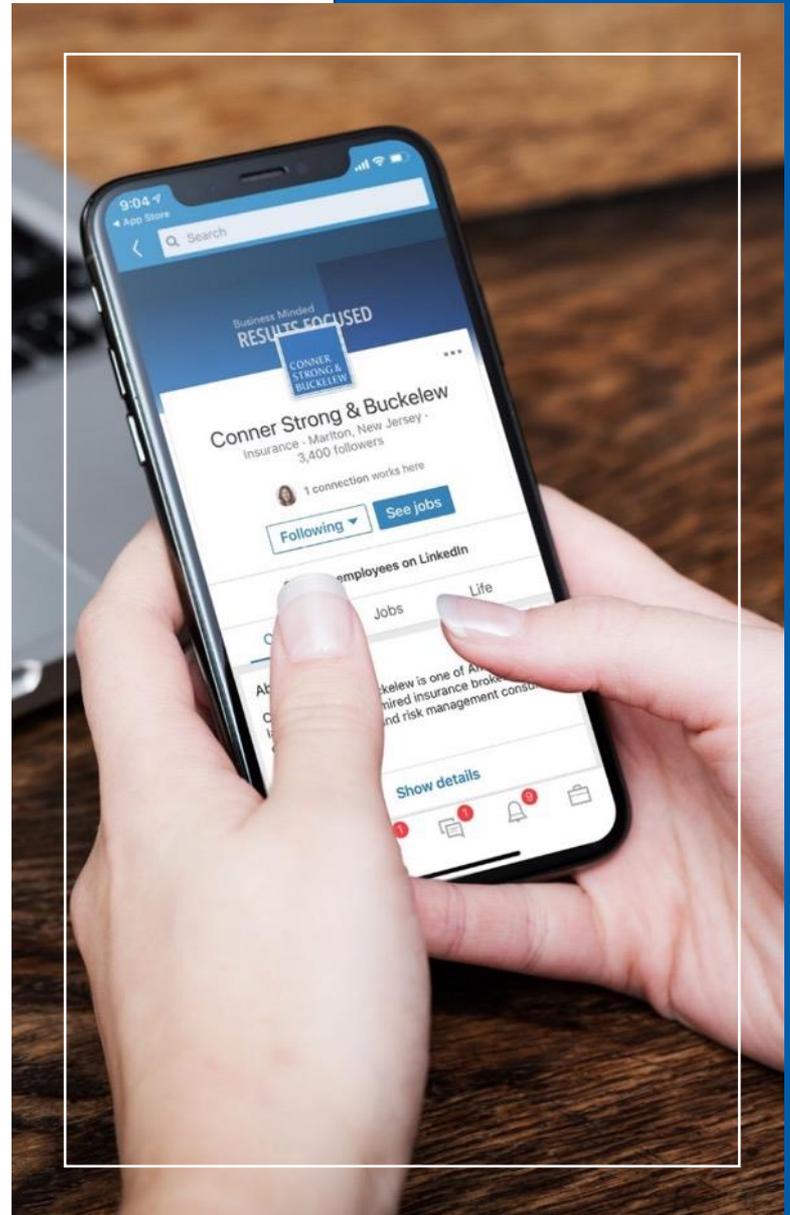
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