

# Employee Benefits Guide - 2025 Plan Year



## Open Enrollment for 2025: October 21st - November 1st 2024

### Enabling You to Engage the Culture and Change the World

Seattle Pacific University is committed to providing our faculty and staff with a comprehensive and competitive benefits package. Our 2025 benefits offering continues to deliver excellent options and plan flexibility to meet the healthcare needs of you and your family. While health plans nationwide have experienced cost volatility and benefits degradation, the SPU plans bring both benefit quality and sustainability.

Open Enrollment is the one time per year where benefit-eligible employees may add/drop coverage, switch plans, or add/drop eligible dependents from the medical, dental, and vision plans. At any other time during the plan year, one must experience an approved Qualifying Life Event to make such changes; and specific rules apply.

While many facets of our benefits package, such as our health, dental, and vision insurance providers, remain the same, we have made some lineup changes to secure the best-value and most convenient options to complement our continuing partners. Beginning January 1, 2025, Unum will offer SPU's voluntary life insurance product, and Aetna will add three supplemental policies to our menu of voluntary options. These options will replace the Colonial Life policies offered on the 2024 platform.

We encourage everyone to actively participate in open enrollment and to review all current elections along with the new features for 2025. However, if you are not enrolled in any of the voluntary supplemental policies and you do not need to change any elections, your enrollment will default to your current elections and convert your voluntary life coverage from Colonial Life to Unum in the same amount and at the same premium. With the transition to Unum as our sole life insurance carrier everyone has the option to enroll in additional life insurance for yourself, your spouse, and your children with a guaranteed issue of up to \$200,000 for the employee. If you are enrolled in any other of the voluntary supplemental policies offered through Colonial Life in 2024, then you must participate in open enrollment to make new elections from the 2025 options with Aetna. The switch to Aetna's supplemental policies streamlines the open enrollment process, allowing employees to make their elections within the SPU/Banner tool. Employees who prefer to continue supplemental policies with Colonial Life may do so by contacting a Colonial representative and making independent arrangements for premium payments. Employees maintaining Flexible Spending Accounts (FSA) must also actively re-elect this option each year. And remember, as always, plan deductibles and other accumulators will all reset with the start of the new plan year on January 1.

While this Guide may help you understand the range of health plans for the 2025 plan year, more comprehensive plan summaries and complete contracts will be posted at [spu.edu/HR](https://spu.edu/HR) and are available upon request at HR. This guide is an illustrative resource only and does not guarantee coverage nor provide a complete description of coverage.

Specific coverage questions may be directed to the vendor associated with each benefit. Contact information for each of the plan administrators is available at the back of this guide or on the HR site above. If you or a family member need additional assistance, please email Human Resources at [hr@spu.edu](mailto:hr@spu.edu) or call (206) 281-2809. We are happy to help you make the most of this fantastic benefits package so you can focus on bringing your very best efforts as we work together toward our common mission of engaging the culture and changing the world.



Medical Insurance for the 2025 Plan Year

SPU offers a consumer-directed High Deductible Health Plan (HDHP) medical plan that is administered by Aetna. This plan is an HSA-qualified HDHP per IRS regulations. The provider network associated with this plan is **Aetna’s Open Access POS II (OAMC)** network. To search the Aetna provider network, review the prescription formulary, and make use of the various digital tools provided; please use Aetna.com.

SUMMARY OF MEDICAL PLAN BENEFITS

	In-Network	Out-of-Network <sup>1</sup>
<i>Preventive Care</i>	Covered at 100%	40% after deductible
<i>Deductible</i> (per calendar year)	(deductible expenses shared In and Out-of-Network)	
Individual	\$2,650	
Family (all together)	\$5,300	
<i>Coinsurance</i> (what you pay)	20%	40%
<i>Annual Out-of-Pocket Max</i>	(expenses shared In and Out-of-Network)	
Individual	\$5,000	
Family (all together)	\$10,000	
Ind Max if Family Coverage	\$5,000	
<i>Most Covered Services</i> (e.g., office visits, testing, imaging, surgery, urgent care, hospital, ER)	You pay the insurance-negotiated fee for covered services until you reach the deductible, then you pay coinsurance until you reach your Out-of-Pocket Max (the plan then pays 100%).	
<i>Prescription Coverage</i> <sup>3</sup>		
Preventive Generic List	No charge	Out-of-Network pharmacies are Not covered by this plan.
Generic	Deductible, then 10% <sup>4</sup>	Use an In-Network pharmacy, found at Aetna.com.
Preferred Brand	Deductible, then 20% <sup>4</sup>	
Non-Preferred Brand	Deductible, then 30% <sup>4</sup>	

MONTHLY MEDICAL PREMIUM RATES

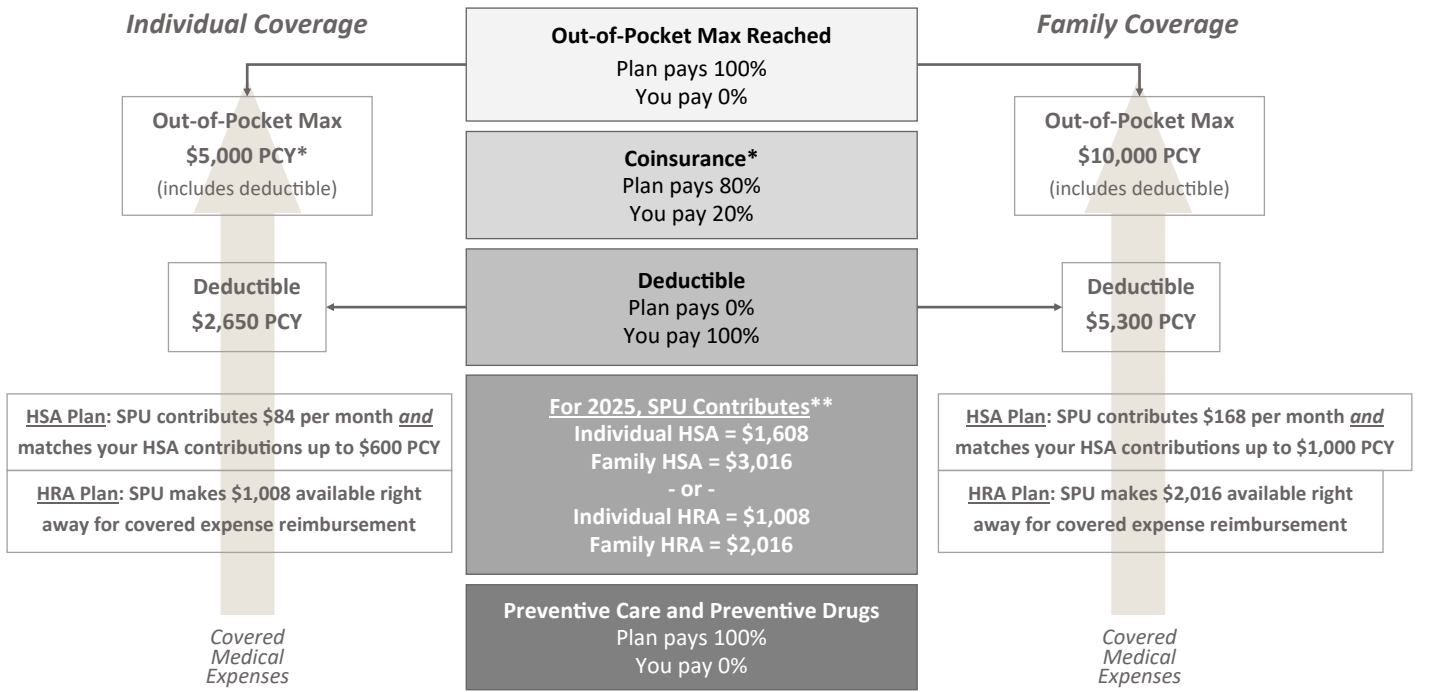
Coverage Type	Full-time	Part-time <sup>2</sup>
<i>Employee Only</i>	\$0	\$233
<i>Employee + Spouse</i>	\$481	\$704
<i>Employee + Child(ren)</i>	\$157	\$400
<i>Employee + Family</i>	\$648	\$911

NOTES

- <sup>1</sup> You are responsible to pay any ‘balance-billing’ charges from an Out-of-Network provider. Balance-billing is the difference between what your provider bills and the maximum reimbursable amount from Aetna. Avoid balance-billing by always using In-Network providers.
- <sup>2</sup> Part-time employees pay a percentage of the employer rate. You are considered part-time if you are 0.50 FTE - 0.79 FTE for staff, and 0.50 - 0.74 FTE for faculty.
- <sup>3</sup> The plan uses the Aetna National Standard Prescription Drug List. Using the CVS Mail Order system may be required to fill some medications.
- <sup>4</sup> The insurance-negotiated cost of prescriptions is covered like any other service: deductible is due, then coinsurance up to your Out-of-Pocket Max.

How a High Deductible Plan Works and How SPU Helps With the Expenses

Covered medical expenses are billed directly to you and are applied to your annual deductible. Once you have met your deductible, you pay your share of the coinsurance until you have reached your Out-of-Pocket Max; then the Plan pays 100% of covered expenses until the next plan year. To help with these expenses, SPU offers two different tax-advantaged accounts to choose from (HSA or HRA) to which the University will make contributions as shown in the illustration below.



\*PCY = per calendar year. \*\*This figure assumes 12 months of participation and that the employee contributes at least the full SPU match amount to their HSA. This illustration assumes In-Network use, Out-of-Network coinsurance paid at 60% up to Aetna’s maximum allowable charge. Out-of-Network providers can then choose whether or not to pass any remaining charges directly on to patients (balance-billing).

## Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-sheltered savings account which is only offered to employees covered under the SPU High Deductible Health Plan (HDHP). Aetna provides the comprehensive medical coverage and HSA Bank is the financial institution that administers the HSAs. It is a bank account owned by the employee.

*What are some of the benefits of having an HSA?*

- You may make pre-tax contributions through payroll deductions, which reduces your taxable income for that tax year.
- When you use your account to pay for qualified health expenses, you may withdraw the funds tax-free.
- The funds can be used to pay for eligible health expenses of any family member who qualifies as a dependent on your tax return.
- Any unused funds carry over from year to year and continue to grow, tax-deferred; and may be invested under certain rules.
- Additionally, you own the account, so the balance in the account goes with you if you change employment or retire from SPU.

*Only those who meet all of the following conditions may make or receive HSA contributions:*

- You are covered under SPU's HDHP/HSA medical plan.
- You are not enrolled in Medicare.
- You do not have medical coverage under another non-HDHP health plan (e.g., your spouse's medical plan or health FSA plan).
- You are not a dependent on someone else's tax return.

### HSA Contribution Maximums (January - December)

For the 2025 Tax Year	Employee Only	Employee & Dependents
IRS Allowed Maximum Contributions	\$4,300	\$8,550
Catch-up Contribution (age 55+)	\$1,000	\$1,000
SPU Monthly Contributions	\$84/month	\$168/month
SPU HSA Matching Contributions	Up to \$600	Up to \$1,000
<b>TOTAL EMPLOYER CONTRIBUTIONS</b>	<b>\$1,608</b>	<b>\$3,016</b>

## Health Reimbursement Account (HRA)

The HRA, also known as a health reimbursement arrangement, is an IRS-approved health benefit that reimburses you for out-of-pocket medical expenses such as deductibles, co-insurance and other qualified health expenses. The HRA is 100% funded by SPU. An HRA may be used with other health plans, including FSAs and Medicare. Although you cannot make employee contributions to the HRA, you can make personal pre-tax contributions through payroll deductions to a Healthcare FSA, as described at the bottom of the page.

*What are some of the benefits of having an HRA?*

- HRA is funded solely through SPU contributions. No employee contributions are allowed into this kind of account.
- You have access to the full annual amount on the first day of the plan year (or your benefits effective date, if enrolling mid-year).
- The funds can only be used to pay for eligible medical expenses for you and for dependents that are covered on the SPU HDHP. This is to comply with specific ACA-related regulations.
- Any unused funds carry over from year to year if you remain an active participant in the HDHP with the HRA.
- If you switch to the HSA plan or lose access to HDHP coverage (due to retirement, termination or drop in FTE), any remaining HRA funds are retained by SPU.

*You are eligible to access HRA funds if you are covered under the SPU High Deductible Health Plan (HDHP) and opt for the HRA plan.*

### HRA Funding by the University

For the 2025 Plan Year	Employee Only	Employee & Dependents
Annualized HRA Funding	\$1,008	\$2,016

***NOTE:** Both the HSA and HRA contributions shown are based on 12 months of participation and the HSA calculation assumes that the employee makes their own HSA contributions up to at least the SPU matching amount. If you enroll in, drop, or change coverage mid-year, these amounts will be pro-rated on a monthly basis based on the months of qualifying coverage on SPU plans.*

## Flexible Spending Accounts for the 2025 Tax-Year (FSAs)

SPU offers three flexible spending accounts (FSAs) that are administered through HSA Bank. The following accounts can provide you with a

Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
<p><b>If you are enrolled in the HRA medical plan, you may also elect to participate in the Health Care FSA.</b></p> <p>An FSA allows you to set aside up to \$3,300 for 2025 to be used for out-of-pocket health, dental, and vision expenses (as defined by IRS Publication 502). Reimbursable expenses may be submitted for yourself and your dependents, even if they are not enrolled on a medical plan. Deductions are taken in equal installments each pay period. There is a 75 day grace period following the end of the plan year, during which you will have the ability to incur and submit expenses. All expenses incurred must be submitted within 90 days after the end of the plan year.</p>	<p>If you are enrolled in the Medical HDHP with the HSA, you may also use the Limited Purpose FSA. This FSA may only be used for dental and vision costs. (Qualified medical expenses will continue to be paid from your HSA.) You may also use your HSA funds for qualified dental and vision expenses, but you must not reimburse yourself from both the Limited Purpose FSA and your HSA.</p> <p><b>Why would I want a Limited Purpose FSA when I have an HSA?</b></p> <ol style="list-style-type: none"> <li>1. The amount you can contribute to your HSA each year is limited. If you are trying to build up your account balance for the future, you might use the Limited Purpose FSA for those planned dental and vision expenses that you incur during the plan year.</li> <li>2. You are expecting a large dental expense during the year. Through the Limited Purpose FSA, you would be able to save the taxes on up to \$3,300 for 2024 and you would also have funds in your HSA to help pay the expense.</li> <li>3. With an FSA, you have access to your annual election at the start of the plan year, where you only have the current balance available from your HSA at any point in time.</li> </ol>	<p>In you enroll in the Dependent Care FSA, you may set aside up to \$5,000 pre-tax for 2025. These funds accumulate as deductions in equal amounts are sent from your check each pay period. Once funds are deposited, those funds may be claimed for a qualified expense.</p> <p>Qualified expenses include costs needed so that you can work. This includes daycare, before and after school care among others.</p> <p>Please contact HSA Bank for more information about whether you qualify to use this benefit.</p>

### Don't Forget to Get Your SPU Gym Membership!

SPU employees can rent a locker in Royal Brougham Pavilion for only \$6 a month and have access to the gym facilities year-round.





## Which Tax-Advantaged Account May I Participate In?

	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (FSA)	Health Reimbursement Account (HRA)	Healthcare Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (FSA)
<b>What medical plan do I need to have to have this account?</b>	The SPU medical plan with HSA	Available only if you are enrolled on the SPU HSA plan	The SPU medical plan with HRA	Any plan - OR - Waived Medical Coverage	Any plan - OR - Waived Medical Coverage
<b>Are there any other qualifications to be eligible to have this account?</b>	<ul style="list-style-type: none"> <li>• <u>Not</u> on Medicare</li> <li>• <u>Not</u> covered on someone else's non-HDHP insurance plan or Health FSA</li> <li>• <u>Not</u> claimed as a dependent on someone else's tax return</li> </ul>	Cannot have a Healthcare FSA	None, the HRA may be used even if you maintain other health coverage	Cannot have a HSA or Limited-Purpose FSA	None
<b>What expenses can the money in this account be used for?</b>	Qualified health expenses (medical, dental, and vision) for you and any tax-dependents	Dental and vision expenses only	Qualified health expenses (medical, dental, and vision) <u>only</u> for EE and dependents covered on the SPU HDHP	Qualified health expenses (medical, dental, and vision) for you and any tax-dependents	Child/disabled dependent care only
<b>How much does SPU contribute?</b>	<b>Individual:</b> \$84/month + a \$600 dollar-for-dollar match  <b>Family:</b> \$168/month + a \$1,000 dollar-for-dollar match	None	<b>Individual:</b> \$1,008* <b>Family:</b> \$2,016*  <i>*These amounts are based on 12 months of participation. If you enroll mid-year, these amounts will be pro-rated.</i>	None	None
<b>How much may I Contribute per plan year (tax-year)?</b>	Up to IRS maximum (all contributions taken together)	\$3,300 for 2025	None	\$3,200 for 20245	\$5,000
<b>Total maximum contributions (SPU and personal):</b>	<b>Individual:</b> \$4,300* <b>Family:</b> \$8,550*  *If you are over age 55, you may contribute an additional \$1,000.	\$3,300 for 2025	<b>Individual:</b> \$1,008 <b>Family:</b> \$2,016  (Personal contributions are not allowed under this plan).	\$3,200 for 2025	\$5,000
<b>Will the money roll over from year to year, or is there a deadline to use it?</b>	Rolls over year to year, the account is owned fully by the employee	Deadline to incur expenses: <i>March 15th</i> following end of plan year. All claims must be submitted for reimbursement by: <i>March 31st</i>	Rolls over year to year only if you remain an active HRA plan participant	Deadline to incur expenses: <i>March 15th following end of plan year.</i> All claims must be submitted for reimbursement by: <i>March 31st</i>	Deadline to incur expenses: <i>March 15th following end of plan year.</i> All claims must be submitted for reimbursement by: <i>March 31st</i>

## Dental Insurance

The University's dental plan is administered by Delta Dental of Washington. Use a provider from either the PPO or Premier networks. Services from a PPO dentist do not incur a deductible on Class II or Class III services. If you choose to use a Non-Participating Dentist, you may be 'balance-billed' by the provider.

Search the provider listings at [DeltaDentalWA.com](https://www.DeltaDentalWA.com)

Dental Plan Summary of Benefits	Networks and Plan Benefits		
	PPO Dentist	Premier Dentist	Non-Participating Dentist
<i>Deductible (waived on Class I)</i> Per person/per benefit period Annual family maximum	\$0 \$0	\$50 \$150	\$50 \$150
<i>Annual Max Benefit Per Person</i>	\$1,750	\$1,750	\$1,750
<i>Class I:</i> Diagnostic & Preventive Exams, Prophylaxis, Fluoride, X-rays, Sealants	100%	100%	100%
<i>Class II:</i> Restorative Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%
<i>Class III:</i> Major Crowns, Dentures, Partials, Bridges, and Implants	50%	50%	50%
<i>Orthodontia</i> Dependent Children Only Lifetime Maximum per Child	50% \$1,000	50% \$1,000	50% \$1,000

### MONTHLY DENTAL PREMIUM RATES

SPU pays 100% of the monthly rate for full-time employees and a pro-rated amount for part-time employees.

Coverage Tier	Full-time	Part-time
<i>Employee Only</i>	\$0	\$25
<i>Employee + Spouse</i>	\$63	\$88
<i>Employee + Child(ren)</i>	\$60	\$85
<i>Employee + Family</i>	\$123	\$148

## Vision Insurance

SPU's vision plan is self-insured and administered by Vision Service Plan (VSP). The University pays the full premium for a benefit-eligible full-time and part-time employee's coverage.

Your copay for an exam is \$25—after which it is covered in full every 12 months when a VSP provider is utilized for services.

You will have a \$250 hardware benefit to apply to either your lenses and a frame or contact lenses every 12 months. Extra discounts include 20% off any out-of-pocket costs on your choice of frames, discounts on laser vision correction surgery, and additional savings on lens options such as scratch-resistant and anti-reflective coatings and progressives.

Please visit [VSP.com](https://www.VSP.com) to find a VSP provider.

### MONTHLY VISION PREMIUM RATES

<i>Employee Only</i>	\$0
<i>Employee + Spouse</i>	\$10
<i>Employee + Child(ren)</i>	\$12
<i>Employee + Family</i>	\$24

### VSP BENEFITS

<i>Well/Vision Exam</i>	Covered after \$25 copay
<i>Lenses and a Frame</i>	Up to \$250 per year
<b>OR</b>	
<i>Elective Contact Lenses</i>	

## Emeriti Retiree Health Solutions

Emeriti is a way to pre-fund your retirement medical needs. If you are age 21 or older, you may begin post-tax employee contributions. If eligible, funds may be used to purchase Medicare supplement plans through Aetna for the retiree and spouse, or to reimburse for qualified out-of-pocket medical expenses.

## Retirement Plans

Begin to save for retirement by participating in the plans below:

### The 401(a): SPU's Defined Contribution Retirement Plan

If you are employed by the University in an eligible employment category, you will become eligible to participate in the 401a Plan immediately following the later of your date of hire or attainment of age 21. Adjunct faculty, students and Leased Employees are not eligible to participate in the Plan.

- SPU contributes **7%** of eligible earnings, each pay period, for eligible faculty and staff.
- You will be enrolled in the Plan on the Enrollment Date that is administratively practicable on or after your completion of the eligibility requirements.
- Retirement funds are 100% vested immediately after completing one hour of service with the University.

### The 403(b): SPU's Voluntary Tax-deferred Employee Retirement Savings Plan

Employees may make personal contributions to the 403(b) plan anytime, up to IRS allowed amounts. Allocations can be changed once per pay-period and are initiated online at the Transamerica retirement portal. Contributions can be invested in a variety of funds.\*\*

Within 30 days of hire, all eligible new hires are auto-enrolled with an employee 403(b) contribution of 3% of eligible earnings on a pre-tax basis, unless you elect otherwise. This election will increase 1% every year, up to a maximum of 6%, unless you elect otherwise.

You also may elect some, or all, of your 403(b) contributions to be made on a post-tax (Roth) basis. Because Roth contributions are made post-tax, the treatment of qualified distributions are not subject to tax. You may want to consult an investment professional for investment advice and/or a tax professional for tax advice when making investment decisions.

\*\* Unless elected otherwise, contributions will be directed to a Vanguard Target Retirement fund for the year that you will turn 65.

### Life and AD&D Insurance

Life and accidental death and dismemberment (AD&D) insurance protects you and your family from financial hardship in case of death and/or dismemberment. SPU provides life insurance for benefit-eligible employees. This employer-paid benefit is valued at two-times your annual salary, rounded to the next highest thousand, up to \$750,000. It also includes a matching AD&D benefit, which will pay an additional amount if death was the result of an accident, and other fixed benefit amounts if there is a covered loss of functionality.

### Voluntary Life and AD&D Insurance

Voluntary Life and AD&D insurance is available to eligible employees, their spouses, and their dependent children. Coverage options:

- *Yourself*: Increments of \$10,000 to a maximum of \$500,000 subject to 5 times annual salary.
- *Your spouse*: Increments of \$5,000 to a maximum of the lesser of 100% of employee’s amount or \$250,000.
- *Your child(ren)*: Increments of \$2,000 up to a maximum of the lesser of 100% of employee’s amount or \$10,000

Employees must be actively at work on the day coverage takes effect. Rates are determined by your age and the amount of insurance requested. Employee **Guaranteed Issue coverage (with no medical underwriting) is available up to \$200K if you enroll during open enrollment (October 21—November 1, 2024) or as a new employee; within your first 30 days of employment at SPU** and available to every benefit eligible employee during open enrollment. All other enrollments or increases are subject to medical underwriting (health review). In order to get coverage for dependents, the employee must have this coverage first.

### Voluntary Benefits

Aetna Voluntary Benefits – coverage for you and your entire family

**Accident Plan** - protection from accidental injuries. **Critical Illness** – cancer, heart attack, stroke, infectious disease, certain neurological conditions and more. **Hospital Indemnity Plan** – Planned or un-planned hospital stay coverage – *all benefits are paid directly to you, no matter what your major medical insurance covers.*

### Short Term Disability Benefits

Employees are eligible for short-term disability benefits after one year of continuous employment in a regularly budgeted position. For any type of disability, other than maternity leave, a physician’s certification of the disability is required. For additional information, visit our [Leave Policies](#) page on the HR Wiki.

Washington State’s Paid Family and Medical Leave benefit provides up to 12 weeks for employees who experience qualifying medical conditions or who need leave to care for a qualifying family member. SPU coordinates its leave policies and income replacement benefits (sick leave/STD) with the state’s program so that SPU employees have optimal income protection during qualifying absences from work. More information on the WA PFML rules and benefits is available at [paidleave.wa.gov](#).

*This policy is under review and is expected to be revised during 2025 in coordination with implementation of Workday.*

### Other Benefits

Unum also includes several useful benefits as a part of their package of benefits (for employees covered on their plans). Such programs include:

- Employee Assistance Program (see next page)
- Travel Assistance

In addition, SPU offers additional discounts and programs to employees such as access to the Ames Library, a 10% discount at the University Bookstore, pre-tax points for on-campus dining and other amenities, and discounted tickets to athletic events and fine arts productions.

### Long Term Disability Insurance

Benefit-eligible employees are also covered by long term disability (LTD) insurance. The LTD premium is paid in full by the University. Upon acceptance of a full or partial disability claim of greater than 90 days, 60% of a claimant’s pre-disability salary is paid for a predetermined period (usually until SSNRA). Many other provisions apply, please contact Human Resources for more information.

### Tuition Discount Benefit

The tuition discount benefit is available to Eligible Employees, Eligible Employee Spouses, and Eligible Employee Children on a graduated scale, based on the Eligible Employee’s years-of-service. The table below summarizes the available benefits and benefit eligibility waiting period. Tax implications\* may apply to certain aspects of the benefit.

As a member of both the Council of Christian Colleges and Universities (CCCCU) and the Christian College Consortium (CCC), Seattle Pacific University provides Eligible Employee Children the ability to apply for limited opportunities to receive the tuition discount benefit while attending another institution in these affiliation groups. The availability of any tuition discount through this program is subject to the discretion of the receiving institution. Benefit may be stacked with other institutional aid with the combination capped at 100% of tuition. The cap for University Scholars adds a standard room.

Tuition Discount Benefits	Qualified Years of Service		
	Less than 1	Greater than 6 months, but less than 2 years	Greater than 2
<b>Eligible Employee</b>			
Undergraduate	5 free credits/quarter	5 free credits/quarter and 90% on credits/quarter greater than 5	
Graduate	3 free credits/quarter	3 free credits/quarter and 80% on credits/quarter greater than 3	
<b>Eligible Employee Spouse</b>			
Undergraduate	50% discount	70%	90%
Graduate	50% discount	70%	80%
<b>Eligible Employee Children</b>			
Dependent - Undergraduate	50% discount	70%	90%
Non-dependent - Undergraduate	50% discount	70%	80%



\*Please see the Tuition Discount benefit description in the Employee Benefits Handbook for detailed information.





## Long Term Care (LTC) Insurance

SPU offers eligible employees and their eligible family members the opportunity to purchase LTC insurance through Unum. LTC refers to help with activities of daily living such as eating, bathing, or dressing over an extended period of time.

Monthly LTC premiums are based on your age when you first enroll and can only increase when approved by the State Insurance Commissioner. Guaranteed issue (no medical underwriting) is available for employees if enrolled within the first 30 days of benefit eligibility or during the next new hire open enrollment following your date of hire. Otherwise, you and eligible family members may enroll at any time during the year with medical underwriting. Information is available through LTC Solutions at [info@ltc-solutions.com](mailto:info@ltc-solutions.com) or by calling them toll free at 1 (877) 286-2852.

## What Exactly is an Employee Assistance Program (EAP)?

The EAP is a free, confidential service for those covered by the SPU LTD program and their family members. The EAP includes 24-hour EAP website access, 24/7 telephone counseling, three face-to-face visits per condition, free legal consultation, parenting advice, senior and child care help, pet care resources and a host of other work-life balance services. Strict program confidentiality is maintained.

The EAP service is provided through Health Advocate. All SPU employees are able and encouraged to utilize this program. You may contact the EAP at 1.800.854.1446 or find them online at [www.unum.com/lifebalance](http://www.unum.com/lifebalance)

## Wellness Incentive Program

SPU supports your wellbeing by encouraging wholistic opportunities to engage in wellness throughout the year. NEW this year: SPU will host a variety of wellness programs that give you an opportunity to earn rewards with your participation. In addition, Aetna's NEW Health Your Way™, accessed through your account within [Aetna.com](http://Aetna.com), directs you to personalized resources, coaching & challenges to help you earn rewards. The goal is to help you make healthier choices to reduce your risk of illness.

***Wellness Activities and Incentives Available from January 1 through December 31, 2025***

### NEW: Aetna Health Your Way™

#### Getting Started:

Just sign in at [Aetna.com](http://Aetna.com) and select "Well-being Resources" or download the ActiveHealth® mobile app

- Take your well-being assessment to start earning rewards
- Review your personalized health report and recommended Health Actions
- Connect your activity tracker or smart device to monitor your progress and/or get involved in individual and peer challenges

#### Earning Rewards:

- Earn up to \$100 per year by completing well-being activities<sup>1</sup>
- Review your progress and redeem gift cards in the Reward Center

#### Exploring Additional Resources:

- Complete a mental health check-in to receive recommended activities and personalized content<sup>2</sup>
- Call the 24-Hour Nurse Line to help answer questions<sup>3</sup>
- Participate in telephonic or video coaching sessions to improve health and/or manage conditions
- Start a self-guided digital health coaching program
- Explore additional resources and recorded webinars

## SPU Wellness Programs

### Swedish Mobile Mammography:

- Wednesday, February 26, 2025—One Day Only

### Biometric Screening Event:

- Coming in February 2025
- Know your numbers! Results give you a snapshot of your health
- Receive a \$50 gift card for participating

**More to come throughout the year—Stay tuned!**

## Vendor Contact Information

Benefit	Vendor	Website	Customer Service Number
Medical	Aetna	Aetna.com	1 (833) 735-0680
Dental	Delta Dental of Washington	DeltaDentalWA.com	1 (800) 554-1907
Vision	VSP	VSP.com	1 (800) 877-7195
Tax-favored Accounts (HSA, HRA, FSA, LPFSA, DCA)	HSA Bank	HSABank.com askus@hsabank.com	1 (800) 357-6246
Retirement	Transamerica Retirement Solutions	SPU.TRSretire.com	1 (800) 755-5801
Emeriti	Emeriti Health Solutions	EmeritiHealth.org	1 (866) 363-7484
Life/ AD&D Insurance	Unum	Unum.com	1 (800) 421-0344
Long Term Care Insurance	LTC Solutions	MyLTCguide.com/spu	1 (877) 286-2852
Long Term Disability Insurance	Unum	Unum.com	1 (800) 421-0344
Wellness Program	Aetna	Log in to your member website at Aetna.com	
Employee Assistance Program	Health Advocate via Unum	Unum.com/lifebalance	1 (800) 854-1446
Travel Assistance	Assist America via Unum	Medservices@AssistAmerica.com	1 (800) 872-1414 (in US) 1 (609) 986-1234 (outside US)
Voluntary Coverages Accident, Critical Illness, Hospital Indemnity,	Aetna	Aetna.com	1 (833) 735-0680

## How to Make Changes

**Now that you have reviewed your benefit options, it's time to enroll - here's how:**

**Step 1:** Log into Banner: go to [SPU.edu](https://spu.edu) and select [mySPU](#)

**Step 2:** Select "Employee Menu"

**Step 3:** Select "Benefits and Deductions Menu"

**Step 4:** Select "Benefit Enrollment" and follow the "Open Enrollment" link.

**Step 5:** Follow the instructions for Open Enrollment.

**Please note:** Insurance premiums are paid at the beginning of the month. If you submit enrollment after payroll processes for that month, you will have a double deduction to make up for your first month's premium.

If you would prefer to use a paper enrollment form, please contact Human Resources.



# SEATTLE PACIFIC

## Questions?

For general benefits questions, new hire/documentation help, and other general HR questions:

SPU Human Resources  
SPU.edu/HR  
hr@spu.edu  
(206) 281-2809

For general benefits questions, plan enrollment, and employee plan eligibility :

Cherylin Shdo  
HR Benefits Specialist  
shdoc@spu.edu  
(206) 281-2816

For general benefits questions and also on retirement plans, the Emeriti plan, and employee leaves of absence:

Jody Johnson  
HR Benefits Specialist  
jodyj@spu.edu  
(206) 281-2676