

Seattle Pacific University Benefits Guide | 2020



Announcing Open Enrollment: October 9th - October 23rd

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 2020 benefits offering delivers excellent options and plan flexibility to meet the healthcare needs of you and your family. While health plans nationwide have experienced cost volatility and benefit degradation in recent years, the SPU plans entail both benefit quality and sustainability: very little is changing for the new plan year. Notably, 2020 will be the 4th consecutive plan-year with no increase to employee premium shares!

Having already moved the plan year to coincide with the calendar year, the Fall season is when we will now conduct our annual Open Enrollment each year. Open Enrollment is the one time per year where benefit-eligible employees can add/drop coverage, switch plans, or add/drop eligible dependents from these plans. Any other time during the plan year, one must experience an approved Qualifying Life Event to make such changes; and specific rules apply.

If you choose not to make any Open Enrollment changes, you do not need to do anything; your current plan elections will roll over into the new plan year. The exception is the Flexible Spending Accounts (FSA), which must be positively elected each year.

While this Guide may help you understand the range of health plans for the 2020 plan year; more comprehensive plan summaries and complete contracts are available upon request. This guide is an illustrative resource only.

Questions about specific coverages should be directed to the vendor associated with each benefit. Links to insurance carriers' contact information is available at the back of this guide or on the main HR website: spu.edu/HR. If you need additional assistance, please email Human Resources at hr@spu.edu or call (206) 281-2809.

It is our pleasure to serve you as you fulfill our great mission. Let us know how we can help!





Medical Insurance for the 2020 Plan Year

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

SUMMARY OF MEDICAL PLAN BENEFITS

*PCY = per calendar year	In-Network	Out-of-Network ¹
Preventive Care	Covered at 100%	40% after deductible
Deductible PCY	(deductible expenses shared In and Out-of-Network)	
Individual	\$2,000	
Family (all together)	\$4,000	
Coinsurance (what you pay)	10%	40%
Out-of-Pocket Max PCY	(expenses shared In and Out-of-Network)	
Individual	\$3,425	
Family (all together)	\$6,850	
Most Covered Services (e.g., office visits, testing, imaging, surgery, 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%).	
Prescription Coverage³ Preventive Generic List Generic Preferred Brand Non-Preferred Brand	No charge Deductible, then 10% ⁴ Deductible, then 20% ⁴ Deductible, then 30% ⁴	Out-of-Network pharmacies are Not covered by this plan. Use an In-Network pharmacy, found at MyCigna.com.

MONTHLY MEDICAL PREMIUM RATES

Coverage Type	Full-time	Part-time ²
Employee	\$0	\$220
Employee + Spouse	\$414	\$634
Employee + Child(ren)	\$136	\$356
Employee + Family	\$640	\$860

NOTES

¹ 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 charge per Cigna (110%). Avoid balance-billing by using In-Network providers.

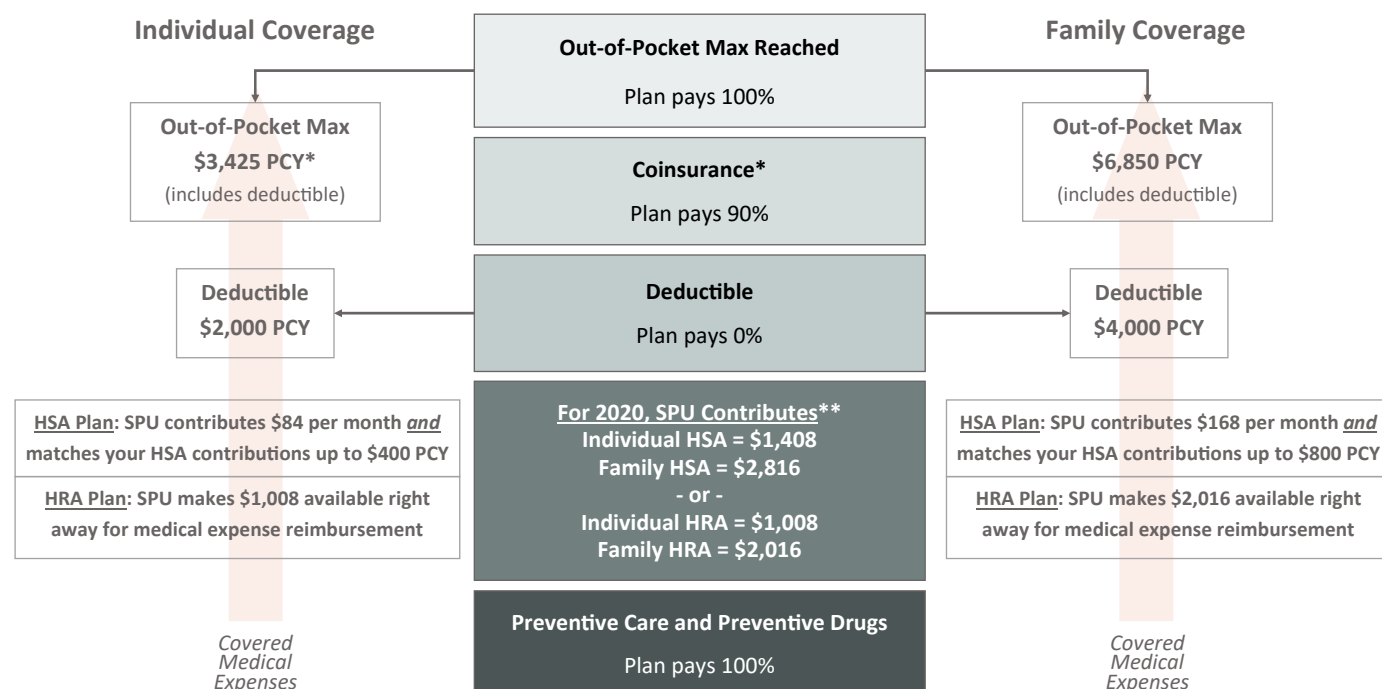
² Part-time employees pay a percentage of the employer rate. You are considered part-time if you are 0.50 FTE - 0.79 FTE for staff, and 0.50 - 0.74 FTE for faculty.

³ The plan uses the Cigna Standard Prescription Drug List and Essential clinical management. 30 day fills, 90 day fills, and Mail Order are available.

⁴ The insurance-negotiated cost of prescriptions is covered like any other service: deductible 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 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 deductible 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 SPU match amount to their HSA. This illustration assumes In-Network use, Out-of-Network coinsurance paid at 60% up to Cigna's maximum allowable charge. Out-of-Network providers can then choose whether to pass any remaining charges directly on to you (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). Cigna provides the comprehensive medical coverage and HSA Bank is the financial institution that administers the HSAs.

What are some of the benefits of having an HSA?

- You may make pre-tax contributions through payroll deductions, which reduces your tax liability on your wages.
- 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 medical 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.
- Additionally, you own the account, so the balance in the account goes with you if you change employment or retire.

Only those who meet all of the following conditions may make/receive HSA contribution:

- 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.

2020 HSA Contribution Maximums (January - December)

	Employee Only	Employee &
IRS Allowed Maximum Contributions	\$3,550	\$7,100
SPU Monthly Contributions	\$84/month	\$168/month
SPU HSA Matching Contributions	Up to \$400	Up to \$800
TOTAL 2020 SPU CONTRIBUTIONS	\$1,408	\$2,816

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.

2020 HRA Funding (annualized)

	Employee Only	Employee &
2020 SPU HRA Funding	\$1,008	\$2,016

***NOTE:** Both the HSA and HRA contributions shown are based on 12 months of participation and assumes the employee makes their own HSA contributions up to at least the SPU matching amount. If you enroll mid-year, amounts will be pro-rated.*

Flexible Spending Accounts for the 2020 Tax-year (FSAs)

SPU offers three flexible spending accounts (FSAs) that are administered through Benefit Administration Company (BAC). The following accounts can provide you with a break on federal and Social Security taxes for your predictable out-of-pocket costs.

Healthcare FSA

If you are enrolled in the HRA medical plan, you may also elect to participate in the Health Care FSA.

A FSA allows you to set aside up to \$2,750 for 2020 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 90 day grace period following the end of the plan year, during which you will have the ability to incur and submit expenses. However, the FSA funds available during this time will be for limited purpose (dental and vision) only.

Limited Purpose FSA

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.

Why would I want a Limited Purpose FSA when I have an HSA?

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.
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 \$2,750, and you would also have funds in your HSA to help pay the expense.
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.

Dependent Care FSA

In you enroll in the Dependent Care FSA, you may set aside up to \$5,000 pre-tax for 2020. 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.

Qualified expenses include costs needed so that you can work. This includes daycare, before and after school care among others. Please contact BAC for more information about whether you qualify to use this benefit.

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)
What medical plan do I need to have to have this account?	The SPU High Deductible Health Plan (HDHP)	Works with the SPU High Deductible Health Plan (HDHP) with an HSA	The SPU High Deductible Health Plan (HDHP)	Works with the SPU High Deductible Health Plan (HDHP) with an HRA - OR - Waived Medical Coverage	Any plan - OR - Waived Medical Coverage
Are there any other qualifications to be eligible to have this account?	<ul style="list-style-type: none"> • <u>Not</u> on Medicare • <u>Not</u> covered on someone else's non-HDHP insurance plan or FSA • <u>Not</u> claimed as a dependent on someone else's tax return 	Cannot have a Healthcare FSA	None	Cannot have an HSA or Limited-Purpose FSA	None
What expenses can the money in this account be used for?	Qualified health expenses (medical, dental, and vision)	Dental and vision expenses only	Qualified health expenses (medical, dental, and vision) for EE and eligible dependents covered on the HDHP	Qualified health expenses (medical, dental, and vision)	Child/disabled dependent care only
How much does SPU contribute?	<i>Individual:</i> \$84/month + a \$400 dollar-for-dollar match <i>Family:</i> \$168/month + a \$800 dollar-for-dollar match	None	<i>Individual:</i> \$1,008* <i>Family:</i> \$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
How much may I contribute?	Up to IRS maximum (all contributions taken together)	\$2,750	None	\$2,750	\$5,000
Total maximum contributions (SPU and personal):	<i>Individual:</i> \$3,550* <i>Family:</i> \$7,100* *If you are over age 55, you may contribute an additional \$1,000.	\$2,750	<i>Individual:</i> \$1,008 <i>Family:</i> \$2,016 (Personal contributions are not allowed under this plan).	\$2,750	\$5,000
Will the money roll over from year to year, or is there a deadline to use it?	Rolls over year to year	Deadline to incur expenses: March 15th of the following year All claims must be submitted for reimbursement by: December 31st	Rolls over year to year if an active participant	Deadline to incur expenses: <i>December 31st</i> for medical expenses and <i>March 15th</i> for dental and vision expenses. All claims must be submitted for reimbursement by: March 31st	Deadline to incur expenses: December 31st All claims must be submitted for reimbursement by: March 31st

Dental Insurance

The University's dental plan is self-funded and administered by Delta Dental of Washington. Use a provider from the PPO or Premier networks. Services from a PPO dentist do not incur a deductible on Class II or Class III services.

See the provider listing at <https://www.deltadentalwa.com/tools-and-resources/find-a-dentist/advanced-search.aspx>

Plan Summary	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 maximum 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, Partial, 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.

	Full-time	Part-time
<i>Employee</i>	\$0	\$20
<i>Employee + Spouse</i>	\$58	\$78
<i>Employee + Child(ren)</i>	\$56	\$76
<i>Employee + Family</i>	\$114	\$134

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.

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 www.vsp.com to find a VSP provider.

MONTHLY VISION PREMIUM RATES

<i>Full-Time Employee</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
OR	
<i>Elective Contact Lenses</i>	

Emeriti Retiree Health Solutions

Emeriti is a way to pre-fund your retirement medical needs. Employer contributions of \$88 per month (\$1,056 per year) begin at age 35 with one year of service and are fully vested (meaning that you own 100% of SPU's contributions) after seven years of continuous employment. 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

After a year of employment, SPU contributes 9% of eligible employees' earnings, each pay period, for eligible faculty and staff.*

- Investments are directed by you.**
- Retirement funds are 100% vested after six years of eligible employment. Funds are partially vested between two and six years of eligible employment (see Vesting Schedule below):

Years of Service	Vesting Percentage
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 and more	100%

The 403(b): SPU's Voluntary Tax-deferred

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.

*In most cases, eligible employees have worked at least one full year at SPU and completed at least 1,000 hours of service during the fiscal year. If uncertain about your eligibility, or if a recent re-hire, contact HR.

** 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 up to a maximum of \$500,000
- *Your spouse*: Increments of \$5,000 up to a maximum of \$250,000 or half of what you have coverage for, whichever is less.
- *Your child(ren)*: Increments of \$2,000 up to a maximum of \$10,000

Employees must be actively at work on the day coverage takes effect. Rates are determined by your age and the amount of supplemental insurance requested. Guaranteed issue coverage (with no medical underwriting) is available up to \$150,000 if you enroll during your first 30 days of employment at SPU. All other enrollments or increases are subject to medical underwriting. In order to get coverage for dependents, the employee must have this coverage first.

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.

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.

In addition, as of January 1, 2020 the Washington State Paid Family and Medical Leave law's benefits begin. This program will allow you to take up to 12 weeks, as needed, when you experience a qualifying medical leave for yourself or need leave to care for a qualifying family member for a qualifying reason.

SPU coordinates its leave policies and income replacement benefits (sick leave/STD) with this new program so that SPU employees have access to the most beneficial levels of leave and benefits available. For more information on the WA PFML rules and benefits, please visit paidleave.wa.gov.

Other Benefits

The Standard Insurance Company (our new life and disability insurer for 2020) 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
- Will Preparation Assistance
- Identity Theft Protection

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.

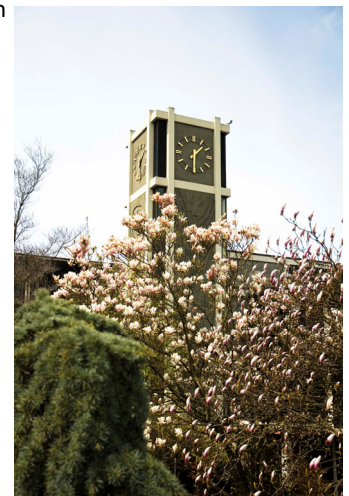
NEW! Tuition Discount and Exchange

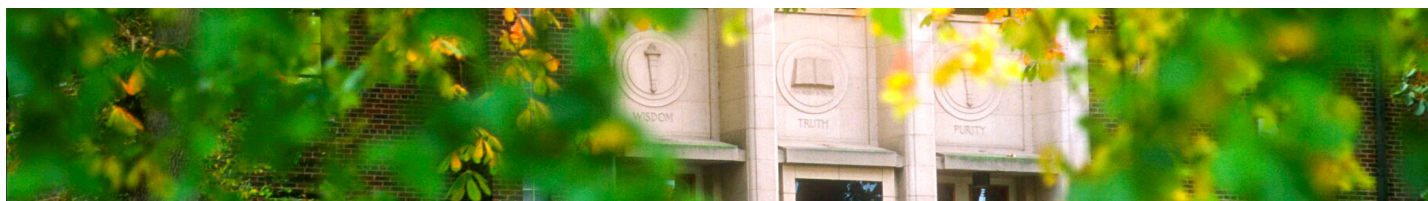
The tuition discount benefit is available to Eligible Employees, Eligible Employee Spouses, and Eligible Employee Children on a graduated scale, based on the Eligible Employee's years-of-service. The table below summarizes the available benefits and benefit eligibility waiting period. Tax implications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

As a member of both the Council of Christian Colleges and Universities (CCCC) 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.

Tuition Discount Benefits	Qualified Years of Service		
	Less than 1	Greater than 1, but less than 2	Greater than 2
Eligible Employee			
<i>Undergraduate</i>	5 free credits/quarter	5 free credits/quarter and 90% on credits/quarter greater than 5	
<i>Graduate</i>	3 free credits/quarter	3 free credits/quarter and 80% on credits/quarter greater than 3	
Eligible Employee Spouse			
<i>Undergraduate</i>	Waiting period - no benefit	50%	90%
<i>Graduate</i>	Waiting period - no benefit	50%	80%
Eligible Employee Children			
<i>Dependent - Undergraduate</i>	Waiting period - no benefit	50%	90%
<i>Non-dependent - Undergraduate</i>	Waiting period - no benefit	50%	80%

Please see the Tuition Discount benefit description in the Employee Benefits Handbook for detailed information regarding eligibility and application of the benefit.





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 or by calling them toll free at 1 (877) 286-2852.

What 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, five 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 The Standard. All SPU employees are able and encouraged to utilize this program. You may contact the EAP at 1 (888) 293-6948 or find them online at www.workhealthlife.com/Standard3.

MotivateMe Wellness Incentive Program

MotivateMe is an incentive program through Cigna that helps you change unhealthy behaviors and rewards you for taking action! The goal is to help you reduce your risk of illness, disease and other costly medical treatment. With MotivateMe, you'll find that the rewards are geared toward achieving real results that also mean a real, healthy change for you.

What are the Wellness activities that will be available from January 1 through December 31, 2020?

ACTIVITY TYPE	DESCRIPTION	TIMES PER YEAR	VALUE	MAXIMUM INCENTIVE PER CATEGORY	MAXIMUM AMOUNT OF INCENTIVE REWARDS PER PLAN YEAR
HEALTH ASSESSMENT <i>(Both need to be completed for this category to be earned and to progress on to other activities below)</i>	Biometric screening - Employee	1	\$25	\$100	\$400
	Biometric screening - Spouse of employee	1	\$25		
	Online health assessment <i>(for SPU employee only)</i>	1	\$50		
PREVENTIVE CARE ACTIVITIES	Complete my annual physical	1	\$125	\$125	
	Get my annual OB/GYN exam	1	\$100		
	Get a mammogram	1	\$100		
	Get a colon cancer screening	1	\$100		
	Get a cervical cancer screening	1	\$100		
	Get a prostate screening	1	\$100		
HEALTH GOALS	Achieve a healthy blood pressure level of less than or equal to 139/89	1	\$100	\$100	
	Achieve a healthy LDL level of less than or equal to 129 mg/dl	1	\$100	\$100	
	Achieve a healthy fasting blood sugar level of less than or equal to 100 mg/dl	1	\$100	\$100	
APPS & ACTIVITIES	Explore the top health devices and apps to help you stay motivated and challenge yourself. Earn 20 stars (1,000 points) and get an award.	4	\$25 each	\$100	

Healthy Pregnancies, Healthy Babies Program

Healthy Pregnancies, Healthy Babies is an incentive program to support our mothers-to be! Once enrolled, expecting moms will speak to a nurse and develop a personalized support plan for the duration of and after their pregnancy. When they finish the program, they will receive an incentive of \$150 (if enrolled by the end of the first trimester) or \$75 (if enrolled by the end of the second trimester).

Vendor Contact Information

Benefit	Vendor	Website	Customer Service Number
Medical	Cigna	Cigna.com	1 (800) 244-6224
Dental	Delta Dental of Washington	DeltaDentalWA.com	1 (800) 554-1907
Vision	VSP	VSP.com	1 (800) 877-7195
Flexible Spending Accounts (FSA, LPFSA, DCA)	BAC (Benefits Administration Company)	MyWealthcareOnline.com/bac	(206) 625-1800 ext. 307 or (800) 967-3709 ext. 307
Retirement	Transamerica Retirement Solutions	SPU.TRSretire.com	1 (800) 755-5801
Emeriti	TIAA/CREF	EmeritiHealth.org	1 (866) 363-7484
Life/ AD&D Insurance	Standard Insurance	Contact Human Resources	(206) 281-2809
Long Term Care Insurance	LTC Solutions	MyLTCguide.com/spu	1 (877) 286-2852
Long Term Disability Insurance	Standard Insurance	Contact Human Resources	(206) 281-2809
MotivateMe Wellness	Cigna	https://wiki.spu.edu/display/HR/Wellness	
Employee Assistance Program	MorneauShepell via The Standard Insurance	WorkHealthLife.com/Standard3	1 (888) 293-6948
Travel Assistance	United Healthcare Global Via The Standard Insurance	https://members.uhcglobal.com/Standard/standard1.aspx	US, Canada: 1 (800) 527-0218 Worldwide: 1 (410) 453-6330
Grief support, legal services, financial assistance, estate planning, ID theft protection	Standard Insurance	Standard.com/mytoolkit User name is "assurance"	1 (800) 378-5742

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://www.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 prior 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.



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:

Matt Alvis
Benefits Manager
malvis@spu.edu
(206) 281-2676