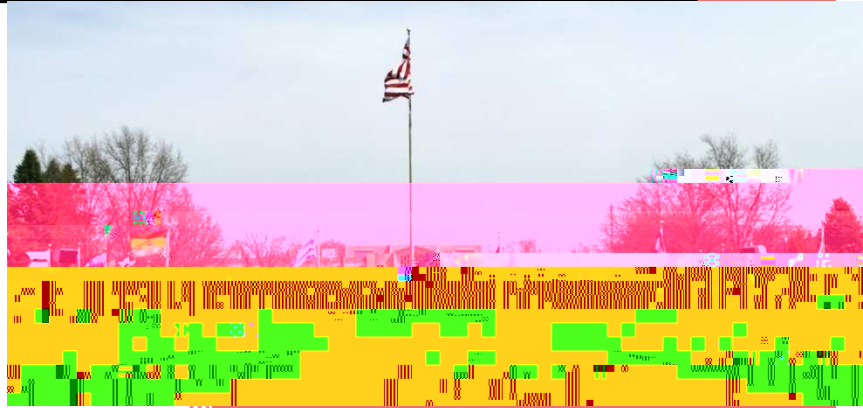


2024/2025

Andrews University



Open
Enrollment
Benefit
Overview

Morewell Health providers within minutes for non life-threatening issues. Primary and specialist appointments are also available. Premier and Standard plan participants will have a \$0 copay for virtual visits and . . . members will have no more than a \$45 charge per visit.

/: (888) # . . . e sure to use drugs on our referred ; rug @st or Formulary & find a list of covered prescriptions- visit priorityhealth.com/formulary

EMPLOYEE WELLNESS PROGRAMS

Wellness programs can help reduce the cost of health care by promoting healthy behaviors and preventing illness. These programs are often offered as a benefit to employees and can include a variety of services, such as health assessments, health coaching, and access to health care services. Wellness programs are a combined election.

RECEIVING REGULAR DENTAL CARE

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. When you have services from a participating provider, you may reduce your out-of-pocket costs. For more information, contact your employer's HR department or visit www.fda.gov.

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Andrews University offers an employer-sponsored dependent care A4A and two healthcare A4As- a traditional A4A and a limited purpose A4A

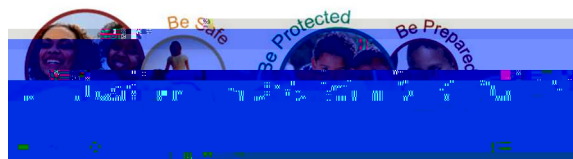
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Short Term Disability Short term disability can provide you with a percentage of your earnings should you become disabled and not have enough paid time off to cover your income after an illness or injury. You will have the option to design your benefit including the amount of monthly benefit, elimination period and length of time you will receive benefits.

Lump Sum Benefit This policy can pay a lump sum benefit at the diagnosis of a covered illness. You can choose the level of coverage from \$5,000 to \$50,000 and you can use the money any way you see fit. You can also purchase a "one-time" coverage rider to increase the amount as a "one-time" diagnosis. The cost is deducted from your paycheck and is portable should you leave employment. This policy also offers a \$500 wellness benefit for getting a screening test such as blood tests, chest X-rays, stress tests, colonoscopies, and mammograms.

Accident Insurance Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. This policy can help you with out-of-pocket costs that may not be covered by a medical plan. The cost is conveniently deducted from your paycheck and is portable should you leave employment. This policy also offers a \$500 wellness benefit for getting a screening test such as blood tests, chest X-rays, stress tests, colonoscopies and mammograms.

Whole Life Insurance A whole life insurance policy can pay money to your family if you die to cover final arrangements, basic living expenses, etc. This coverage



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Type of question	Contact
General questions plan summaries and/or plan documents enrollment eligibility questions AU Benefits Office	T 2 4 1- benefits andrews.edu www.andrews.edu/hr
Medical Prescriptions Priority Health	T 00 -1 4 back of ID card www.priorityhealth.com
Mail-Order Prescriptions Express Scripts	T -2
Dental Vision Flexible Spending Accounts ASR Health Benefits	T 00 -24 or 1 -1 1 F 1 4 4 44 www.asrhealthbenefits.com
DenteMax Dental Network	T 00 2-4 www.dentemax.com
University Wellness	Rachel Keele www.andrews.edu/wellness wellness andrews.edu
Pharmacy Savings Program Health Plan Advocate	T 1 -0211 x 20 F 1 2 -0 0 pharmsavings healthplanadvocate.com
Life and AD D Insurance questions Unum	T In-force coverage 00 4 21-0 44 T Claims 0044 -0 02 www.unum.com
Voluntary Whole Life Accident Critical Illness and Short-Term Disability Unum	T In-force coverage 00 - T 00 - www.unum.com/employees
Travel Assistance Assist America Priority Health Ref #01-AA-PHP-1212 Unum Ref #01-AA-UN- 2 0	T 00 2-4 4 International T 01 4 1 2
Employee Assistance Program EAP, Legal Guidance Work-Life Solutions Emotional Support Financial Resources	T 00 4 -44 www.unum.com/lifebalance
Retirement Empowerment Retirement dR0.	0 E - .0020 T ET 00 2 04 4 r - .00- -. b 0. 1 2

