

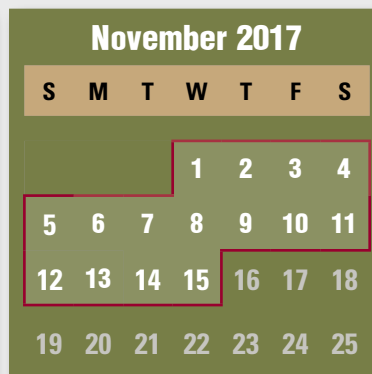
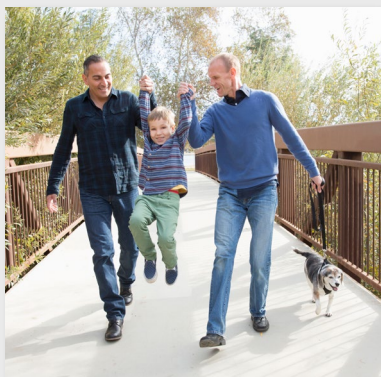


## Your 2018 Open Enrollment eGuide

**Take a look inside...**

It's time to review your benefit options and enroll

*Open Enrollment!*



## Inside this eGuide

[Click to learn more!](#)

Welcome to 2018 Open Enrollment	2
Benefits Update for 2018	3
2018 Benefits at-a-Glance	4
Benefits Costs for 2018	5
Eligibility	6
Benefits Help Line	7
Medical Plans	8
Medical Tools & Wellness Resources	12
Medical Consumer Tips	13
Dental Plans	14
Vision Plans	15
Flexible Spending Accounts (FSAs)	16
Life/AD&D Insurance	17
Disability Insurance	18
Life Assistance Program (LAP)	19
Legal Services	19
Voluntary Benefits	20
Bright Horizons Care Advantage	21
Auto & Home Insurance	22
Additional Benefits	23
Contact Information	24
Important Notices	25

**Medicare Part D Notice:** If you (and/or your eligible family members) have Medicare or will become eligible for Medicare, Federal Law gives you more choices about your prescription drug coverage. See the Medicare notice on [page 25](#) for details.

### About this eGuide

This eGuide is designed for viewing on your computer and contains links to useful websites, tools, and resources. Use your mouse or touchpad to click on the buttons along the bottom of the page to move around the eGuide and perform other functions.

# » WELCOME TO 2018 OPEN ENROLLMENT

## What is Open Enrollment

Open Enrollment is your once-a-year opportunity to review and make changes to your benefit elections without experiencing a Qualifying Event. During this Open Enrollment you may:

- Enroll in a benefit plan you previously declined
- Enroll or re-enroll in a Health Care and/or Dependent Care Flexible Spending Account - **FSAs require active enrollment each year**
- Switch to a different medical, dental, or vision plan
- Cancel coverage
- Add eligible family members to coverage
- Drop family members from coverage (children named in a Qualified Medical Child Support Order cannot be dropped from coverage)
- Increase/decrease your Supplemental Life and/or AD&D coverage amount (Supplemental Life increases are subject to Evidence of Insurability)

What's Happening	Key Dates
Open Enrollment	November 1 - 15, 2017
Deadline to Enroll Online	Wednesday, November 15, 2017 at 11:59 pm PT
Benefit Elections Effective	January 1, 2018

## When to enroll

Open Enrollment will take place from **November 1 - 15, 2017**, with your benefits becoming effective January 1, 2018.

## How to enroll

Log in to [My Chapman](#). You'll need your Chapman username and password. If you've forgotten your username and password, please contact the IT Service Desk.

## If you don't want to make changes

Even if you don't want to make any changes, you must log in to [My Chapman](#) to review and confirm your benefit elections for 2018, and to verify the information on file for you and your eligible family members and beneficiary(ies) is accurate and up-to-date.

## Choose your benefits carefully!

**Benefit election changes outside of Open Enrollment may only be made if you experience a Qualifying Event during the year - no exceptions!**  
for examples of a Qualifying Event.





# » BENEFITS UPDATE FOR 2018

Chapman University remains committed to providing you with great benefits that you can count on. Each year, we examine our plans carefully to see how we can continue to provide you with high quality, competitive benefits that meet your needs while effectively managing costs for both you and Chapman University.

## What's Changing in 2018

### NEW BENEFIT OFFERING!

Pending LifeLock decision

### INCREASED HSA MAXIMUM!

The IRS maximum allowable amount that you can contribute to your Health Savings Account (HSA) will increase to:

- \$3,450 per Individual (up from \$3,400)
- \$6,900 per Family (up from \$6,750)

*The maximum amount includes your contribution and Chapman's contribution.*

### VOLUNTARY SHORT TERM DISABILITY (STDI)

**The current voluntary short term disability plan through Cigna will terminate effective December 31, 2017.** If you are currently enrolled in this plan and wish to continue your coverage.... insert instructions here...

### BENEFITS COSTS

Pending

### GREAT NEWS!

All other benefits and insurance providers will **remain the same** for 2018.

### **DON'T MISS OUT!**

Voluntary benefits through Unum are only available during Open Enrollment.

- Accident Insurance
- Critical Illness Insurance
- Whole Life Insurance w/ Long Term Care Rider

See [page 20](#) for benefit and enrollment information.

# » BENEFITS AT-A-GLANCE



**Your benefits are an important part of your overall compensation. Chapman University is pleased to offer a comprehensive selection of quality benefits to protect your health, your family and your way of life. The chart to the right is a brief overview of your benefit options for 2018. For more information, refer to the appropriate section in this Benefits Enrollment eGuide.**

## Be a Responsible Health Care Consumer

While Chapman University is committed to sharing the cost of health care for our employees, you can help keep costs down by being a responsible health care consumer. It's about maintaining a healthy lifestyle, choosing in-network providers when appropriate, evaluating your health care choices when care is needed, and using available resources wisely. Your role as a responsible health care consumer does not end once you enroll for benefits.

**You can make a difference!**

Benefits	Coverage Options
<b>Medical</b>	<ul style="list-style-type: none"> <li>• Kaiser HMO (CA only)</li> <li>• Cigna SELECT HMO (Orange County only) – St. Joseph Hoag Health</li> <li>• Cigna FULL HMO (CA only)</li> <li>• Cigna PPO</li> <li>• Cigna PPO + HSA (High Deductible Health Plan)</li> </ul>
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>• Available to employees enrolled in the Cigna PPO + HSA (High Deductible Health Plan)</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Delta Dental DeltaCare USA</li> <li>• Delta Dental PPO</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• VSP Basic</li> <li>• VSP Premier</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Limited Purpose Health Care FSA for HSA participants</li> <li>• Dependent Care FSA</li> </ul>
<b>Life/AD&amp;D</b>	<ul style="list-style-type: none"> <li>• Basic coverage for employee only</li> <li>• Supplemental coverage for employee plus family</li> </ul>
<b>Disability</b>	<ul style="list-style-type: none"> <li>• Long Term Disability</li> </ul>
<b>Life Assistance Program (LAP)</b>	<ul style="list-style-type: none"> <li>• Counseling and work &amp; life services through Cigna</li> </ul>
<b>Legal Services</b>	<ul style="list-style-type: none"> <li>• Pre-paid legal services through Hyatt Legal</li> </ul>
<b>Unum Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>• Accident Insurance</li> <li>• Critical Illness Insurance</li> <li>• Whole Life Insurance w/ Long Term Care Rider</li> </ul>
<b>Bright Horizons Care Advantage</b>	<ul style="list-style-type: none"> <li>• Back-Up Child and Adult/Elder Care</li> <li>• Find Babysitters, Nannies, Senior Care Resources, Pet Care, and more</li> </ul>
<b>Auto &amp; Home Insurance</b>	<ul style="list-style-type: none"> <li>• Special rates and generous discounts on auto &amp; home insurance through California Casualty</li> </ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Will Preparation Services</li> <li>• Travel Assistance</li> <li>• Identity Theft Protection</li> <li>• Healthy Rewards</li> </ul>

# » BENEFITS COSTS (monthly)

**Chapman University is committed to providing you with quality benefits at an affordable price.**

- **University-paid benefits:** Chapman pays 100% of the premium costs for Basic Vision coverage, Basic Life/AD&D, Long Term Disability, Travel Assistance, Healthy Rewards, Identity Theft Protection, Will Preparation Services, and the Life Assistance Program (LAP).
- **Cost-shared benefits** (pre-tax\*): Chapman pays the majority of your Medical, Dental and Premier Vision premium costs.
- **Employee-paid benefits** (after-tax\*\*): You pay 100% of the costs for Supplemental Life/AD&D, Flexible Spending Accounts (pre-tax\*), and Auto & Home Insurance.

Coverage Tier	MEDICAL				
	Kaiser HMO (CA only)	Cigna Select HMO (Orange County only) St. Joseph Hoag Health	Cigna Full HMO (CA only)	Cigna PPO + HSA (High Deductible Health Plan)	Cigna PPO
Employee Only	\$5.00	\$5.00	\$32.32	\$75.00	\$240.00
Employee + 1	\$75.00	\$75.00	\$325.20	\$350.00	\$800.00
Employee + 2 or More	\$150.00	\$150.00	\$465.02	\$500.00	\$1,150.00

Coverage Tier	DENTAL		VISION	
	Delta Dental DeltaCare USA	Delta Dental PPO	VSP Basic	VSP Premier
Employee Only	\$7.24	\$27.40	\$0.00	\$4.66
Employee + 1	\$18.00	\$60.76	\$0.00	\$7.34
Employee + 2 or More	\$24.62	\$87.06	\$0.00	\$11.12

SUPPLEMENTAL LIFE	
Employee & Spouse	
Age	Rate
less than 25	\$0.05 per \$1,000
25 - 29	\$0.06 per \$1,000
30 - 34	\$0.08 per \$1,000
35 - 39	\$0.09 per \$1,000
40 - 44	\$0.09 per \$1,000
45 - 49	\$0.14 per \$1,000
50 - 54	\$0.22 per \$1,000
55 - 59	\$0.42 per \$1,000
60 - 64	\$0.64 per \$1,000
65 - 69	\$1.23 per \$1,000
70+	\$2.01 per \$1,000
Child(ren)	
\$0.20 per \$1,000 (covers all your eligible children)	
AD&D	
Employee Only: \$0.027 per \$1,000 Employee + Family: \$0.046 per \$1,000	
LEGAL SERVICES	
\$16.50 per month	

**Registered Domestic Partner Rates:** Be aware that there are tax consequences of covering a registered domestic partner on your health coverage benefits. for details.

\* **Pre-tax** means that the deduction is made **before** taxes are withheld from your paycheck. This process reduces your taxable earnings, resulting in a tax break.

\*\* **Post-tax** means that the deduction is made **after** taxes are withheld from your paycheck, and therefore, does not reduce taxable income.



# » ELIGIBILITY

## Eligible Employees

Full-time Faculty and regular status employees who are regularly scheduled to work 30 or more hours per week may participate in all benefit programs offered by Chapman University.

Full-time Faculty and regular status employees who are regularly scheduled to work 20 - 29 hours per week may participate in the Life Assistance Program and Bright Horizons offered by Chapman University.

## Eligible Family Members

Your eligible family members include:

- Legal spouse
- Registered domestic partner (RDP), where applicable by state law
- Children under age 26, regardless of student or marital status
- Children age 26 or older who are disabled, unmarried, and financially dependent on you may continue on your medical/dental/vision coverage if enrolled before they reach age 26. You must provide certification of the child's disability annually.

## Proof of Eligibility

To provide employees and their families with affordable, quality health coverage, Chapman University requires documentation demonstrating all covered dependents meet the eligibility criteria. [Click here](#) for a list of required documentation. In addition, as part of the Affordable Care Act (health care reform), Chapman University is required to report annual health plan information to the Internal Revenue Service (IRS) to show that you and your dependents are enrolled in coverage and not subject to a tax penalty. In order for Chapman University to satisfy this reporting requirement, you must provide a valid Social Security number for yourself and all covered dependent(s) when you enroll.

**You can rest assured that your personal information will be securely submitted to the IRS and will remain confidential.**



## » BENEFITS HELP LINE

### Have Questions About Your Benefits?

The Benefits Help Line is available to answer your questions and help make your life easier, at least in one respect: using your benefits. If you have questions about your benefits, the Benefits Help Line has the answers.

#### You can call for help with:

- Benefit Questions
- Plan Education
- Eligibility
- Enrollment
- Form Requests
- ID Cards
- Finding a Provider
- Claims Assistance
- Medicare Eligibility
- Referral or Pre-authorization Questions

### BENEFITS HELP LINE

**855-344-CHAP**

(855-344-2427)

Monday - Friday

7:00 am to 5:30 pm (PT)

[champion@hubinternational.com](mailto:champion@hubinternational.com)

Fax: 866-214-2211

Is my  
provider  
in-network?

How do I get  
a new ID  
card?

Can I have  
double  
coverage?

How does my  
dental plan  
work?



# » MEDICAL PLANS

**Chapman University offers you a choice between FIVE different medical plans:**

- Kaiser HMO (CA only)
- Cigna FULL HMO (CA only)
- Cigna SELECT HMO (Orange County only)
  - St. Joseph Hoag Health
- Cigna PPO
- Cigna PPO + HSA (High Deductible Health Plan)

## ■ Kaiser HMO Plan

The Kaiser HMO plan is available to employees who live or work in California. This plan is an “integrated group model” HMO that allows you to use Kaiser Permanente facilities and doctors/providers for your medical and pharmacy needs. You choose a Primary Care Physician (PCP) contracted with the plan. If you are a new member, Kaiser will automatically assign a PCP to you and your enrolled family members based on your zip code. However, you can change your PCP by contacting Kaiser Member Services. Services outside the Kaiser network are not covered, except for out of area emergency care.

### Understand Your Medical Plan Options!

- Review the plan comparisons shown on [pages 10-11](#).
- Know what your payroll deductions would be for each plan as shown on [page 5](#).
- In addition to your payroll deductions, consider deductibles, copayments and other out-of-pocket expenses.
- Call the Benefits Help Line at **855-344-CHAP** to get more information on the medical plans and how they work.

## ■ Cigna HMO Plans

### Cigna FULL HMO (CA only)

- Available to employees who live or work in California.
- Cigna's full network of HMO physicians.
- Higher paycheck contribution than those for the Select HMO.
- Higher office visit and hospital copayments than those for the Select HMO.

### Cigna SELECT HMO (Orange County only) St. Joseph Hoag Health

- Available to employees who live or work in Orange County.
- Narrow network of providers, but your physician may already participate.
- [Click here](#) to view a list of providers participating in the Select Network HMO.
- Same high quality care as the Full Network HMO.
- Lower paycheck contribution rates than those for the Full Network HMO.
- Lower office visit and hospital copayments than those for the Full Network HMO.

With both of the Cigna HMO plans, you choose a Primary Care Physician (PCP) contracted with the plan. If you are a new member, Cigna will automatically assign a PCP to you and your enrolled family members based on your zip code. However, you can change your PCP by contacting Cigna Member Services. For children, you may designate a pediatrician as the PCP. Your PCP will manage all of your medical care within the HMO network and will refer you to a specialist or arrange hospital care when it is needed. If you use non-HMO providers, or if you obtain care without approval from your PCP, your care will not be covered (except for emergency care).

Women do not need prior authorization from Cigna or their PCP in order to obtain access to obstetrical or gynecological care from a provider in the HMO network. The provider however, may be required to comply with certain procedures.



# » MEDICAL PLANS (Cont'd)

## ■ Cigna PPO\*

With the PPO plan, selection of a PCP is encouraged, but not required. You have the freedom of going to any doctor you like; however, you receive the highest level of benefits and save on out-of-pocket costs when you use in-network PPO providers.

### In-Network

- Higher level of benefits.
- Lower out-of-pocket expenses.
- Reduced fees for services.
- No balance billing.
- Providers will file all claims for you.

### Out-of-Network

- Lower level of benefits.
- Higher out-of-pocket costs.
- File your own claims with Cigna.
- Providers may balance bill. For example, if the provider's charge is \$2,000 and Cigna's allowed amount is \$500, the provider may bill you for the remaining \$1,500.

\*Cigna refers to the PPO plan as Open Access Plus (OAP), and the PPO + HSA plan as Choice Fund OAP. If you enroll in one of these plans, you will notice these names on your Cigna plan materials.

## ■ Cigna PPO + HSA\* (High Deductible Health Plan)

This plan gives you more choice and control over how you receive and pay for medical care and services, both now and in the future.

- The PPO + HSA (High Deductible Health Plan) covers the same services as the PPO.
- Ability to open a Health Savings Account (HSA)
- Same network as the PPO plan
- Flexibility to use any provider you want, with greater cost savings in-network.
- Lower paycheck contribution rates than those for the PPO.
- You could come out ahead financially by enrolling in the PPO + HSA (High Deductible Health Plan) instead of the PPO plan. [Click here](#) to see some examples.

**This HSA + PPO (High Deductible Health Plan) is made up of two parts:**

**1. High-Deductible Health Plan (HDHP)** - With the HDHP, you pay the full cost of your medical and prescription drug expenses up to the calendar year deductible amount, before the plan starts to pay. **The deductible is waived for in-network preventive care services.**

**2. Health Savings Account (HSA)** - When you enroll in the Cigna PPO + HSA (High Deductible Health Plan), you will automatically be set up with an HSA through HSA Bank, which comes with **free money from Chapman**. An HSA is a special tax-favored savings account that allows you to save and pay for any qualified health-related expenses permitted under federal tax law. This includes most medical care, prescription drugs, dental services, vision care, and expenses related to meeting the plan's deductible.

**GREAT NEWS!** For 2018, Chapman's contribution to the Health Savings Account (HSA) will increase to:

- **\$750** per year for employee only coverage
- **\$1,500** per year for employees covering one or more family members

Chapman's contribution will be a one time, lump sum deposit in January. You may also deposit your own dollars into your HSA (up to the IRS maximum), through convenient pre-tax payroll deductions.

**To learn more about the PPO + HSA (High Deductible Health Plan), click the links below:**

# Medical Plan Highlights

The following chart provides a high-level overview of the most commonly used medical benefits. Keep in mind that certain exclusions and limitations may apply.

Key Benefits	Kaiser HMO (CA only)	Cigna Full Network HMO (CA only)	Cigna Select Network HMO (Orange County only)	Cigna PPO		Cigna PPO + HSA (High Deductible Health Plan)	
	In-Network Only	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Chapman's Annual Health Savings Account (HSA) Contribution</b>	N/A	N/A	N/A	N/A		<b>\$750</b> for employee only coverage <b>\$1,500</b> for employees covering one or more family members	
<b>Annual Deductible</b>	None	None	None	\$1,000/Individual <sup>1</sup> \$2,000/Family <sup>1</sup>	\$2,000/Individual <sup>1</sup> \$4,000/Family <sup>1</sup>	\$1,500/Individual <sup>2</sup> \$2,600/Individual within a Family <sup>2</sup> \$3,000/Family <sup>2</sup>	
<b>Net Annual Deductible</b> (Your deductible minus Chapman's HSA contribution)	N/A	N/A	N/A	N/A		\$750/Individual <sup>2</sup> \$1,100/Individual within a Family <sup>2</sup> \$1,500/Family <sup>2</sup>	
<b>Annual Out-of-Pocket Maximum</b>	\$1,500/Individual <sup>3</sup> \$3,000/Family <sup>3</sup>	\$2,000/Individual <sup>3</sup> \$4,000/Family <sup>3</sup>	\$1,000/Individual <sup>3</sup> \$2,000/Family <sup>3</sup>	\$4,000/Individual <sup>3</sup> \$8,000/Family <sup>3</sup>	\$8,000/Individual <sup>3</sup> \$16,000/Family <sup>3</sup>	\$3,000/Individual <sup>3</sup> \$6,000/Family <sup>3</sup>	\$5,100/Individual <sup>3</sup> \$10,200/Family <sup>3</sup>
<b>Office Visits</b> (Physician & Specialist)	\$15 copay/visit	\$20 copay/visit	\$15 copay/visit	\$15 copay/visit (deductible waived)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Routine Preventive Care Services</b>	No charge	No charge	No charge	No charge (deductible waived)	40% (after deductible)	No Charge (deductible waived)	30% (after deductible)
<b>Outpatient Diagnostic Lab &amp; X-ray</b>	No charge	No charge	No charge	20% (after deductible)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Outpatient Advanced Imaging</b> (MRI, MRA, CAT Scan, PET Scan, etc.)	No charge	\$100 copay/scan	\$100 copay/scan	20% (after deductible)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Emergency Room</b> (Copay waived if admitted)	\$100 copay/visit	\$150 copay/visit	\$100 copay/visit	\$150 copay/visit (after deductible)		10% (after deductible)	
<b>Urgent Care Facility</b> (Copay waived if admitted, excluding Kaiser)	\$15 copay/visit	\$20 copay/visit	\$20 copay/visit	\$20 copay/visit (after deductible)		10% (after deductible)	

**Coinsurance percentages and copay amounts shown in the above plan descriptions represent the amount that the member is responsible for paying.**

1 If you enroll one or more family members, each covered family member only needs to meet the "individual" deductible (\$1,000 in-network / \$2,000 out-of-network) before the plan will begin paying benefits for any one individual. Once the "family" deductible has been met, all family members will be considered as having met their deductible for the remainder of the year.

2 If you enroll one or more family members, each covered family member only needs to meet the "individual within a family" deductible (\$2,600) before the plan will begin paying benefits for any one individual. Once the "family" deductible has been met, all family members will be considered as having met their deductible for the remainder of the year.

3 If you enroll one or more family members, each member only needs to meet the "individual" out-of-pocket maximum before the plan starts to pay 100% of eligible expenses for any one individual. Once the "family" out-of-pocket maximum has been met, all family members will be considered as having met their out-of-pocket maximum for the remainder of the year.

# Medical Plan Highlights (cont'd)

The following chart provides a high-level overview of the most commonly used medical benefits. Keep in mind that certain exclusions and limitations may apply.



Key Benefits	Kaiser HMO (CA only)	Cigna Full Network HMO (CA only)	Cigna Select Network HMO (Orange County only)	Cigna PPO		Cigna PPO + HSA (High Deductible Health Plan)	
	In-Network Only	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Inpatient Hospitalization</b>	\$100 copay/ admission	\$200 copay/ admission	\$100 copay/ admission	20% (after deductible)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Outpatient Surgery</b>	\$15 copay/ procedure	No charge	No charge	20% (after deductible)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Mental Health &amp; Substance Abuse</b>	Inpatient: \$100 copay/ admission  Outpatient: \$15 copay/visit	Inpatient: \$200 copay/ admission  Outpatient: \$20 copay/visit	Inpatient: \$100 copay/ admission  Outpatient: \$15 copay/visit	Inpatient: 20% (after deductible)  Outpatient: \$15 copay/visit (deductible waived)	Inpatient: 40% (after deductible)  Outpatient: 40% (after deductible)	Inpatient: 10% (after deductible)  Outpatient: 10% (after deductible)	Inpatient: 30% (after deductible)  Outpatient: 30% (after deductible)
<b>Chiropractic Care</b>	Not covered	\$20 copay/visit (PCP referral required)	\$15 copay/visit (PCP referral required)	\$15 copay/visit (deductible waived)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Outpatient Rehabilitation</b>	\$15 copay/visit	\$20 copay/visit	\$15 copay/visit	\$15 copay/visit (deductible waived)	40% (after deductible)	10% (after deductible)	30% (after deductible)
<b>Prescription Drugs (30-day supply at retail pharmacy)</b>							
<b>Generic</b>	\$10 copay	\$10 copay	\$10 copay	\$10 copay	Not covered	\$10 copay (after deductible)	30% (after deductible)
<b>Preferred Brand-Name</b>	\$25 copay	\$20 copay	\$20 copay	\$20 copay	Not covered	\$30 copay (after deductible)	30% (after deductible)
<b>Non-preferred Brand-Name</b>	\$25 copay (subject to approval)	\$35 copay	\$35 copay	\$35 copay	Not covered	\$50 copay (after deductible)	30% (after deductible)
<b>Specialty</b>	20% to a \$150 maximum copay	\$100 copay	\$100 copay	\$100 copay	Not covered	\$100 copay (after deductible)	30% (after deductible)
<b>Mail Order Service</b>	2x Retail copay (100-day supply)	2x Retail copay (90-day supply)	2x Retail copay (90-day supply)	2x Retail copay (90-day supply)	N/A	2x Retail copay (90-day supply; after deductible)	N/A

Coinurance percentages and copay amounts shown in the above plan descriptions represent the amount that the member is responsible for paying.



# Medical Tools & Wellness Resources

When you enroll in a medical plan, you have access to tools and resources to help you manage your benefits and help you and your family live healthier, make informed health care decisions and get the support you need.

## Cigna Members

To manage your Cigna medical benefits and get started on a path to well-being, register and log in to [www.mycigna.com](http://www.mycigna.com).

### Medical Tools

- Get plan information
- Order an ID card
- Manage and track your claims
- Manage your health information
- Estimate medical costs
- Refill a prescription
- Compare hospitals
- Compare Rx prices
- Manage your HSA (if applicable)

### Wellness Resources

**My Health Assessment** - Complete a confidential online questionnaire to establish a health profile and get personalized health and wellness recommendations.

**Condition and Wellness Resources** - Find information on health conditions, first aid, medical exams, wellness and more with an interactive medical library.

**WebMD® Personal Health Record** - Keep your medical history at your fingertips by automatically storing and tracking medical conditions, medications, allergies, procedures, immunizations and emergency contacts online.

**Your Health First** - If you are diagnosed with a chronic health condition, such as asthma, heart disease, diabetes, depression and weight complications, you will receive the following support through Cigna: Health and Wellness Coaching; Cigna Well Informed Program; Preference Sensitive Care; Pre/Post Discharge Outreach; Healthy Steps to Weight Loss Lifestyle Management Program; Quit Today Lifestyle Management Program; Strength and Resilience Lifestyle Management Program.

## Kaiser Members

To manage your Kaiser medical benefits and get started on a path to well-being, register and log in to [www.kp.org](http://www.kp.org).

### Medical Tools

- Get information about your plan
- Find the right doctor for you
- Locate a facility in your area
- Download forms and publications
- Exchange secure e-mail with your doctor's office
- Order an ID card
- Schedule appointments
- Refill your prescriptions
- View your past visit information

### Wellness Resources

Here are some examples of the wellness programs available to you:

- Take a Total Health Assessment with Succeed™
- Manage chronic conditions with Care™ for Your Health
- Lose weight with Balance™
- Eat healthy with Nourish™
- Manage diabetes with Care™ for Diabetes
- Quit smoking with Breathe™
- Reduce stress with Relax™

Kaiser has an online collection of practical tools, tips, and information. Here are a few examples of the information available to you:

- Women's health
- Men's health
- Child & teen health
- Fitness
- Nutrition and recipes
- Pregnancy and new baby



## Get the App!

Manage your medical benefits from your smartphone!

Use the **CIGNA App** to:

- ✓ Find a doctor
- ✓ View ID card information
- ✓ Review deductibles, account balances and claims
- ✓ And, much more!

Use the **KAISER App** to:

- ✓ Find a doctor
- ✓ Email your doctor
- ✓ Schedule, view, and cancel appointments
- ✓ See information about past visits
- ✓ Refill prescriptions
- ✓ See a list of all your medications
- ✓ See your health history results
- ✓ And, much more!

# Medical Consumer Tips

While Chapman University's health plans include important features to help you stay healthy and reduce your health care costs, it's up to you take advantage of them. To get the most from your benefits, you need to become an active consumer of health care. This means managing your health care dollars and making informed decisions about your care.

## 1. Get Regular Preventive Care Exams

They're covered at 100% through our medical plans when you use in-network providers and can help identify any potential health problems early on. Doctors can catch the things that you might dismiss as just mildly annoying — but could really be putting your health at risk.

When you call your doctor's office to schedule an appointment, be sure to specify the visit is for **Routine Preventive Care**. Not all preventive care is recommended for everyone, so talk with your doctor to decide the services that are right for you and your family.

## 2. Stay Healthy

The biggest way to save on health care costs is to be healthy. Work with your doctor to learn ways to stay healthy through exercising, eating a balanced diet, modifying your lifestyle, quitting smoking and other preventive measures.

## 3. Consider an Urgent Care Facility

If you have a non-emergency situation that requires immediate care, and you can't get in to see your doctor, consider an urgent care facility rather than a hospital emergency room, when possible. The costs for services received in an urgent care facility will be lower than a hospital emergency room, and the waiting time for treatment is typically shorter. Note: Cigna HMO members must get a referral from their PCP before seeking care at an urgent care facility.

## 4. Call the 24/7 Nurse Line

Both Kaiser and Cigna provide you with access to a 24-hour nurse line. Through the nurse line you can speak with an experienced registered nurse for immediate and reliable answers to your health questions. Nurses are ready to provide you with information that can help you choose care that is appropriate for your situation.

- **Kaiser Nurse Line:** (888) 576-6225
- **Cigna Nurse Line:** (800) 244-6224

## 5. Use In-Network Providers

If you enroll in a PPO medical plan, you receive the highest level of benefits at pre-negotiated reduced rates and pay the lowest out-of-pocket expenses when you use in-network providers. When you get a referral for another doctor, lab or hospital, check to make sure it is in-network. If you enroll in an HMO plan, services are covered in-network only.

## 6. Order Prescriptions by Mail

You can save time and money by having your maintenance prescription medications sent directly to your home — a great convenience for medications you take on an ongoing basis, such as those used to treat chronic conditions like high blood pressure or diabetes. For example, a generic 3 month supply at a retail pharmacy would cost you \$30, but by utilizing mail order, your prescription would cost you \$20. **That is a 33% savings!** [Click here](#) for Cigna Home Delivery Pharmacy details and instructions. [Click here](#) for Kaiser Home Delivery Pharmacy details and instructions.



# » DENTAL PLANS

Chapman University offers you a choice between two different dental plans through Delta Dental.

## DeltaCare USA

Under the DeltaCare USA plan, you choose a primary dental provider to manage your care. If you are a new member, Delta will automatically assign a provider to you and your enrolled family members based on your zip code. However, you can change your dentist by contacting Delta Member Services. With this plan, there are no charges for most preventive services, no claim forms and no deductibles. Reduced, pre-set charges apply to other services, but the fees are significantly less than what you would have to pay on your own without insurance.

## PPO

With the PPO plan you have the freedom to use the provider of your choice; however, you receive the highest level of benefits and save on out-of-pocket costs when you use PPO in-network providers. PPO providers have agreed to charge members reduced fees instead of their typical fees. They have also agreed not to charge you any amount that exceeds Delta Dental's PPO Contracted Fee. In addition, PPO dentists file all claims for you, saving you time and hassle. You may also go out-of-network and use \_\_\_\_\_ or \_\_\_\_\_ but you will have higher out-of-pocket costs.

Key Benefits	DeltaCare USA	PPO	
	In-Network Only	In-Network	Out-of-Network
<b>Annual Deductible</b>	None	\$50/Individual - \$150/Family	
<b>Office Visit Copay</b>	\$5 for observation (no other services performed)	None	
<b>Annual Maximum Benefit</b>	N/A	\$2,000 per Individual	
<b>Diagnostic &amp; Preventive Procedures</b> Exams, Cleanings, X-rays, Fluoride	No charge for most preventive services	Plan pays 100% <b>Deductible Waived</b>	Plan pays 100% <b>Deductible Waived</b>
<b>Basic Procedures</b> Fillings, Extractions, Sealants, Periodontics, Root Canals, Oral Surgery	You pay copays ranging from \$0 - \$220 depending on service received	Plan pays 90%	Plan pays 80%
<b>Major Procedures</b> Crowns, Inlays, Onlays, Cast Restorations, Bridges, Dentures, Implants (PPO plan only)	You pay copays ranging from \$0 - \$195 depending on service received	Plan pays 60%	Plan pays 50%
<b>Orthodontia</b> Comprehensive Treatment	\$1,900 copay (Adult) \$1,700 copay (Children under age 19)	<b>Children Only:</b> Plan pays 50% up to a lifetime maximum of \$1,000 per child	

The chart provides a high-level overview of the most commonly used dental benefits. Keep in mind that certain exclusions and limitations may apply.





# » VISION PLANS

**Chapman University offers you a choice between two different vision plans through VSP.**

Vision services can be provided by any VSP participating provider or from a provider of your choice; however, you receive the highest level of benefits and save on out-of-pocket costs when you use VSP **Signature** providers. VSP has one of the largest networks of private practicing optometrists, ophthalmologists and opticians. Additionally, VSP's network includes retail chain affiliate provider Costco Optical.

Key Benefits	BASIC Plan		PREMIER Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Vision Exam	\$25 copay	Reimbursed up to \$50	\$15 copay	Reimbursed up to \$50
Lenses Single Vision Bifocal Trifocal Lenticular	Covered in full Covered in full Covered in full Covered in full	Reimbursed up to \$50 Reimbursed up to \$75 Reimbursed up to \$100 Reimbursed up to \$125	Covered in full Covered in full Covered in full Covered in full	Reimbursed up to \$50 Reimbursed up to \$75 Reimbursed up to \$100 Reimbursed up to \$125
Frame	<ul style="list-style-type: none"><li>• \$130 allowance for a wide selection of frames</li><li>• \$150 allowance for featured frame brands</li><li>• \$70 allowance at Costco</li><li>• 20% savings on the amount over your allowance</li></ul>	Reimbursed up to \$70	<ul style="list-style-type: none"><li>• <b>\$150 allowance</b> for a wide selection of frames</li><li>• <b>\$170 allowance</b> for featured frame brands</li><li>• <b>\$80 allowance</b> at Costco</li><li>• 20% savings on the amount over your allowance</li></ul>	Reimbursed up to \$70
Contact Lenses (Contacts are in lieu of lenses & frames benefit)	<ul style="list-style-type: none"><li>• Up to \$60 copay for contact lens exam (fitting &amp; evaluation)</li><li>• \$130 allowance for contacts</li></ul>	Reimbursed up to \$105 for contacts and contact lens exam	<ul style="list-style-type: none"><li>• Up to \$60 copay for contact lens exam (fitting &amp; evaluation)</li><li>• <b>\$150 allowance</b> for contacts</li></ul>	Reimbursed up to \$105 for contacts and contact lens exam
Laser Vision Correction (LASIK)	15% off the regular price, or an additional 5% off the promotional price	Not covered	15% off the regular price, or an additional 5% off the promotional price	Not covered
Frequency of Service Exam Lenses Frames Contact lenses	One every 12 months One pair every 24 months One set every 24 months Once every 24 months		One every 12 months <b>One pair every 12 months</b> One set every 24 months <b>Once every 12 months</b>  If you choose contacts instead of eyeglasses, you will be eligible for a frame 12 months from the date the contacts were obtained.	
Hearing Aids through TruHearing	TruHearing offers VSP members free membership and deep discounts on some of the most popular digital hearing aids on the market. <a href="#">Click here</a> to learn more.			

The chart above provides a high-level overview of the most commonly used vision benefits. Keep in mind that certain exclusions and limitations may apply.

# » FLEXIBLE SPENDING ACCOUNTS (FSA)

Chapman provides you with an opportunity to participate in three different Flexible Spending Accounts (FSAs) administered through Discovery Benefits.

- Health Care FSA
- Limited Purpose Health Care FSA (for HSA participants)
- Dependent Care FSA

## FSAs are a great way to lower your taxes and increase your take-home pay!

A Flexible Spending Account is a tax-favored program that lets you set aside money for eligible health care and/or dependent day care expenses. IRS rules allow you to contribute to your account(s) through payroll deductions on a pre-tax basis. The end result is that you decrease your taxable income and increase your take-home pay.

- [Click here](#) to estimate your expenses and calculate your savings.
- [Click here](#) for an example of how the FSAs can save you money.
- [Click here](#) to see how FSAs work.

### Get the App!

Manage your FSA from your smartphone! Use the [Discovery Benefits mobile app](#) to:

- ✓ Check account balances
- ✓ File a claim
- ✓ Snap & upload a photo of your receipt
- ✓ View account activity
- ✓ Contact customer service



**USE-IT-OR-LOSE-IT!** Because FSAs give you a significant tax advantage, the IRS has a strict rule which states that you lose any leftover balance in your accounts at the end of the calendar year. Unused funds will NOT be returned to you or carried over to the following year.

## Health Care FSA

For 2018, you may contribute **up to \$2,600** in pre-tax dollars to cover a variety of eligible health care expenses that are not reimbursed by any other source and are not claimed on your income tax return. You may be reimbursed for expenses incurred by you, your spouse, and your children up to age 26.

**The entire amount you set aside will be available to use on your coverage effective date.**

[Click here](#) for a searchable list of eligible health care expenses.

**LIMITED PURPOSE HEALTH CARE FSA:** If you enroll in the PPO + HSA medical plan and elect the Health Savings Account (HSA), you may only participate in the [Limited Purpose Health Care FSA](#). This type of FSA allows you to be reimbursed for eligible dental, orthodontia, and vision expenses while preserving your HSA funds for eligible medical expenses.

## Dependent Day Care FSA

For 2018, you may contribute **up to \$5,000** in pre-tax dollars to cover eligible dependent day care expenses. If you are married and filing separate tax returns, your maximum contribution is \$2,500; If your spouse also participates in a dependent care FSA, your combined contribution for both accounts is \$5,000.

**Funds are available as they are deducted from your paycheck.**

[Click here](#) for a searchable list of eligible dependent day care expenses.

# » LIFE/AD&D INSURANCE

Financial security is important to you and your family. That's why we provide you with Basic Life/AD&D Insurance, as well as an opportunity to purchase Supplemental Life and Supplemental AD&D coverage. Coverage is provided through Cigna.



## Naming Your Beneficiary(ies)

Your beneficiaries are the people you name to receive your Life/AD&D benefit in the event of your death. It is extremely important that you keep up-to-date beneficiary information on file with Chapman University. You may change your beneficiary at any time during the year.

### IMPORTANT NOTE:

A divorce or legal separation will not automatically affect a beneficiary designation, so we strongly encourage you to periodically review your beneficiary designation to ensure it accurately reflects your wishes.

**Life Insurance** provides your beneficiary(ies) with a financial benefit in the event you pass away.

**Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event you pass away from an accident, both the Life and the AD&D benefit would be payable to your beneficiary(ies).

BASIC Life/AD&D	
You are automatically provided with Basic Life/AD&D insurance at <b>NO COST</b> to you. Benefit amount is two (2) times your annual base salary, up to a maximum of \$800,000.*	
SUPPLEMENTAL Life Options	
<b>NOTE:</b> An Evidence of Insurability Form will be required for supplemental life amounts you elect during this Open Enrollment and will not be effective unless approved by Cigna. Please see an HR Benefits Representative to assist you in completing the Evidence of Insurability Form.	
Employee	Increments of \$10,000 up to a maximum of \$500,000 (not to exceed 5 times your annual salary).*
Spouse/RDP	Increments of \$5,000 up to a maximum of \$200,000 (not to exceed 50% of Employee's approved benefit amount).*
Child(ren)	Increments of \$2,500 up to \$10,000 (children are eligible from live birth up to age 26). Benefit amount is limited to \$1,000 for children under age 6 months.
SUPPLEMENTAL AD&D Options	
Employee	Increments of \$10,000 up to a maximum of \$1,250,000 (not to exceed 10 times your annual salary).*
Employee + Family	<b>Spouse/RDP:</b> Coverage is 60% of the amount you choose for yourself (50% if you have eligible children).
	<b>Child(ren):</b> Coverage is 15% of the amount you choose for yourself (10% if you have a Spouse/DP). The maximum benefit per child is \$50,000.

\*Benefit amounts are subject to age reduction.



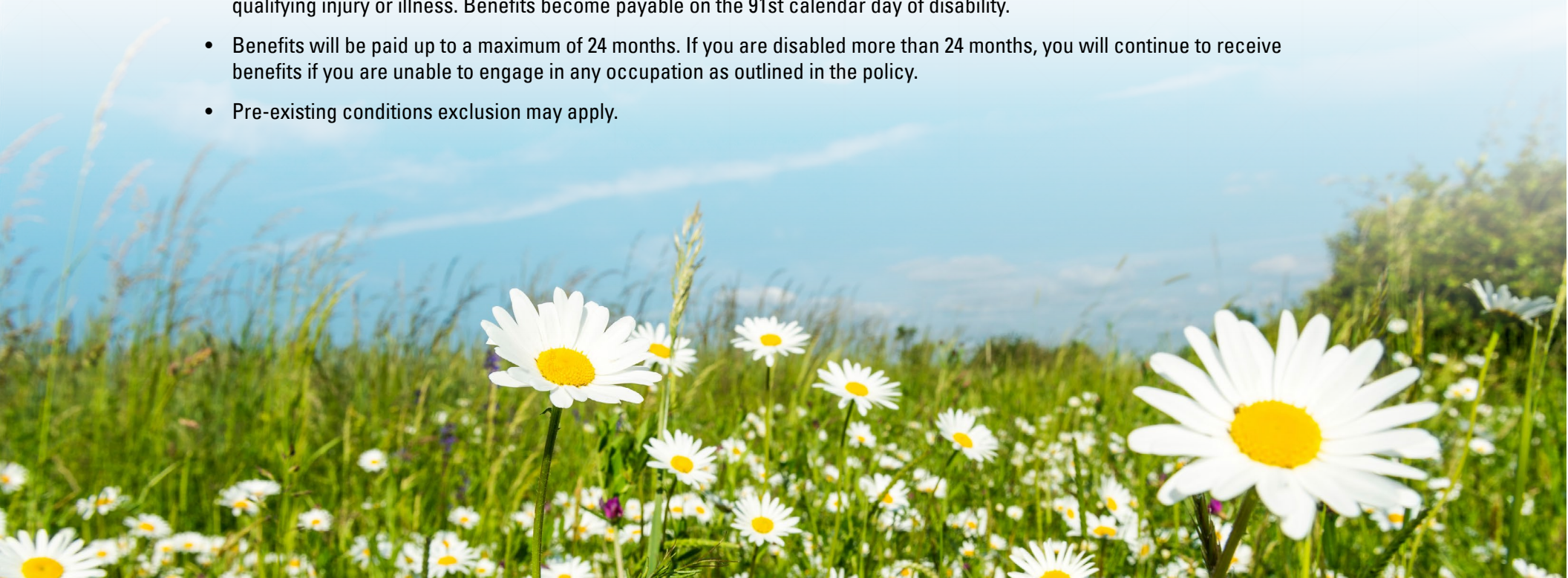
# » DISABILITY INSURANCE

**Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness. Coverage is provided through Cigna.**

## ▀ Long Term Disability

You are automatically provided with Long Term Disability (LTD) coverage at **NO COST** to you. Chapman University pays 100% of the premium cost.

- **Monthly benefit amount is 60% of your monthly covered earnings, up to a maximum of \$16,000.** Benefit payments are subject to reduction by deductible sources of income such as state disability benefits payments, Social Security, and Workers' Compensation.
- The premium for this benefit is taxable as imputed income on your paycheck to enable benefits to be received as non-taxable income.
- To be eligible for benefits you must be under the care of a doctor and deemed unable to work for 90 continuous days due to a qualifying injury or illness. Benefits become payable on the 91st calendar day of disability.
- Benefits will be paid up to a maximum of 24 months. If you are disabled more than 24 months, you will continue to receive benefits if you are unable to engage in any occupation as outlined in the policy.
- Pre-existing conditions exclusion may apply.



# » LIFE ASSISTANCE PROGRAM (LAP)

**You and all the members of your household are provided with the Cigna LAP at NO COST to you. Chapman University pays 100% of the premium cost.**

The LAP offers support, guidance and resources that can help you resolve personal issues and meet life's challenges. You may access the LAP 24 hours a day, 365 days a year. You and your household family members also receive **up to three free face-to-face confidential counseling sessions** each year, per issue. The LAP can help you with the following, plus much more:

- Child care and elder care
- Alcohol and drug abuse
- Difficulties in relationships
- Stress and anxiety
- Depression
- Personal achievement
- Emotional well-being
- Grief and loss
- Education
- Adoption
- Pet care
- Daily living
- Travel
- Financial concerns

## How to Access the LAP

**800-538-3543**

[www.cignabehavioral.com/cgi](http://www.cignabehavioral.com/cgi)

# » LEGAL SERVICES

**Chapman University is pleased to offer you the opportunity to purchase pre-paid legal services through Hyatt Legal at an affordable group rate. The monthly cost is \$16.50.**

The Hyatt Legal Plan offers you and your eligible family members value, convenience and comfort in knowing you can access legal services for almost all personal legal matters. It gives you easy access to a wide variety of personal legal services through a national network of more than 10,000 attorneys from which to choose. Plan. Attorney fees for telephone advice and office consultation services are fully paid for by the plan when you use a Plan Attorney. There are no limits on the number of times you may use the plan, and there are no dollar limits on your use of a Plan Attorney.

Following are just a few examples of services that are covered by the legal plan:

- Child custody/child support
- Debt matters
- Defense of civil lawsuits
- Document preparation
- Family law
- Identity theft defense
- Mortgages
- Real estate matters
- Refinancing of your home
- Tax audits
- Wills and estate planning

## How to Learn More

**To learn more about the Hyatt Legal plan, visit**

<https://info.legalplans.com/Home>

(Access Code: 7090001)





# » VOLUNTARY BENEFITS

## DON'T MISS OUT ON YOUR CHANCE TO ENROLL!

**Voluntary benefits through Unum are only available during Open Enrollment.**

**Chapman University is pleased to offer voluntary benefits through Unum as part of your comprehensive benefits package. You pay 100% of the costs through convenient payroll deductions. Coverage is available for you, your spouse and child(ren) at affordable group rates.**

## How to Enroll in the Unum Voluntary Benefit Plans

To review and apply for coverage, call the Unum Enrollment Line from **PENDING**

- **PENDING**
- **Monday - Friday, 5:00 a.m. - 5:00 p.m. PST**

### ▀ Accident

Accident Insurance pays a lump-sum **cash benefit** when you or your covered family members have a covered accident such as a fracture, dislocation, burn, concussion, laceration, or torn ligaments. It also pays benefits for the care of those injuries, such as benefits for ambulance rides and emergency room visits.

[Click here](#) to view a complete list of benefit amounts payable under the Accident plan.

[Click here](#) to watch a short video about the Accident plan.

### ▀ Critical Illness

Critical Illness Insurance pays a lump-sum **cash benefit** if you or your covered family members are diagnosed with a critical illness, such as cancer, a heart attack, or stroke.

Policy options include:

- **Employee:** \$10,000 or \$20,000
- **Spouse:** \$5,000 or \$10,000
- **Child:** 25% of your coverage amount

The plan also includes a **wellness benefit** that pays **\$50 per year** per insured when you receive a covered health screening such as a chest X-ray, colonoscopy, stress test, or blood test.

[Click here](#) to watch a short video about the Critical Illness plan.

### ▀ Whole Life Insurance w/ Long Term Care Rider

Whole Life Insurance provides much more than a death benefit — it also offers valuable “living benefits” that you can use during times of need. This benefit also includes a long term care rider which pays a monthly benefit if you need long term care for a period of time.

Policy options include:

- **Employee:** \$10,000, \$20,000 or \$30,000
- **Spouse:** \$10,000 or \$20,000
- **Child:** \$5,000 or \$10,000

[Click here](#) to watch a short video about the Whole Life Insurance plan.



# » BRIGHT HORIZONS CARE ADVANTAGE

Through this program, employees have access to support for the whole family. Whether you're experiencing a breakdown in your normal child or adult care arrangement, looking for an after-school sitter, a caregiver for an adult or elder loved one or just need someone to walk the dog — Bright Horizons Care Advantage™ is ready to help.

## ■ Back-Up Child & Adult/Elder Care

This high-quality replacement care program provides up to 10 days of services per calendar year for your child or adult/elder relative when regular arrangements fall through, you need help after a new baby, or any time you need an extra hand.

- Center-based care is \$15/child or \$25/family per day
- In home care (well and mildly-ill) for children and elders is \$6/hour

## ■ Find Babysitters, Nannies, Senior Care Resources, Pet Care, and more

Get free access to a comprehensive database of self-serve, self-pay care options:

- Nannies and sitters for evening and weekend care
- Senior care resources, planning and referrals
- Pet sitters
- Household help
- Discounts on test prep and tutoring
- Review basic background checks of caregivers at no cost, as well as optional advanced background checks at discounted rates

## ■ Discounts and Preferred Enrollment Access

Take advantage of preferred enrollment access at Bright Horizons centers, including a registration fee credit. Benefit from tuition discounts and waived registration fees at additional child care centers nationwide.



### Learn More

[Click here](#) to view a 10-minute video.

### Register & Access Services

[www.careadvantage.com/Chapman](http://www.careadvantage.com/Chapman)

**Back-Up Username:** Pantherpride

**Back-Up Password:** care4you

Or call: **877-BH-CARES (242-2737)**

### Get the App!

Register first (see above), then download the Back-Up Care App. To locate the app, search "Back-Up Care" or "Bright Horizons" on your phone's app store. You can use the Back-Up Care app to:

- Submit a new request for back-up care
- View or cancel existing reservations
- Request previously used care providers
- Find nearby child care centers
- Add reservations to your device's calendar

# » AUTO & HOME INSURANCE

Employees have an opportunity to purchase auto and home insurance through California Casualty.

## PROTECTION

- \$500 Personal Property Coverage
- Vehicle Vandalism Waived Deductible
- Waived Collision Deductible
- Towing and Roadside Assistance

## VALUE

- Special Rates / Generous Discounts
- 12 Month Rate-Lock Guarantee
- Free ID Defense

## SERVICE

- 24/7 Emergency Claims Service
- EZ Pay with Summer/Holiday Skip
- 99.8% Customer Service Satisfaction
- Recourse Panel

### How To Learn More & Get a Quote

For a quick coverage comparison  
call 866-680-5142 or visit

[TRY.CALCAS.COM/CHAPMAN](http://TRY.CALCAS.COM/CHAPMAN)

Monday – Friday 6:00 a.m. – 6:00 p.m.

Saturday 8:00am-12:00pm PT

### EXCLUSIVE \$500 PERSONAL PROPERTY COVERAGE

You can receive up to \$500 for any non-electronic personal belongings stolen from your vehicle—whether it's locked or not! This coverage is yours at no extra charge.

### EXCLUSIVE DEDUCTIBLE WAIVER

Includes a \$0 deductible for vandalism or collision to your car when parked on campus or away at a University-sponsored event.

### RATES LOCKED IN FOR A FULL YEAR

Once insured, your low rate is locked in for 12 months—even if you have a claim. That's twice as long as the rate guarantees offered by other companies.

### GENEROUS DISCOUNTS

Many money-saving opportunities to lower your rate—including multi-policy discounts, Good Student Discounts and even special discounts for mature drivers.

### TOWING AND ROADSIDE ASSISTANCE

Make sure you or your family members are never stranded. For a small additional fee, you can get coverage for towing to the nearest repair facility and roadside assistance with flats and other simple repairs.

### EXCLUSIVE \$3,000 PERSONAL PROPERTY COVERAGE

With your home or renters policy, personal property used for educational instruction is covered up to \$3,000 with no deductible.

### 24-HOUR, EMERGENCY CLAIMS SERVICE, LOCATED IN THE USA

File claims quickly and easily with USA-based representatives, who are available to assist you 365 days a year.

### SABBATICAL RETURN BENEFITS

Allows you to retain your original policy date without reinstatement fees.

### ONLINE ACCOUNT MANAGEMENT

Sign up to go paperless, and you'll have access to your account 24 hours a day to make managing your coverage more convenient. Print important documents, make changes to your policy and file minor claims—all online

### EXCLUSIVE SUMMER OR HOLIDAY SKIP PAYMENT OPTION

To help you manage your money during summer vacation or the winter holidays, you can take advantage of a skip payment option. You won't have to make any insurance payments during the time you choose.

# » ADDITIONAL BENEFITS

The following additional benefits through Cigna are automatically provided to you at **NO COST**.

## Will Preparation

Cigna's Will Center is secure, easy to use, and available to you and your spouse seven days a week, 365 days a year. Here's a quick look at some of the services available:

- Last Will & Testament
- Living Will
- Healthcare Power of Attorney
- Financial Power of Attorney
- Medical Authorization for Minors
- Resources to help with funeral planning
- Estate Planning

[Click here](#) to view the Will Preparation flyer.

To get started, visit [www.cignawillcenter.com](http://www.cignawillcenter.com)



## Travel Assistance

Cigna's Secure Travel® provides emergency medical and travel services, as well as helpful pre-trip planning assistance when you are traveling 100 miles or more away from home on company-related business or on vacation. Here are some examples of the services available:

### Emergency Medical Assistance

- Referrals for local physicians
- Prescription assistance
- Repatriation of mortal remains
- Return travel arrangements

### Emergency Travel Assistance

- Emergency changes to travel plans
- Emergency message relay
- Assistance with locating and replacing luggage, documents, and any other personal possessions
- Legal referrals
- Translation and interpretation

### Pre-Trip Planning

- Immunization requirements
- Visa and passport requirements
- Foreign exchange rates
- Weather conditions

[Click here](#) to view the Travel Assistance flyer. To access Travel Assistance in the US or Canada call **888-226-4567** or 1-202-331-7635 from other locations.

## Identity Theft Protection

Cigna's Identity Theft Protection program helps protect you against damages caused by identity theft. Here are some examples of the services available:

- Review to determine if an ID theft has occurred
- A Cigna Identity Theft Resolution Kit
- Help in reporting ID theft to credit-reporting agencies
- Canceling lost or stolen credit card
- Assistance with credit card replacement
- Assistance with replacing lost or stolen documents
- Access to free credit reports
- Education on how to identify and avoid ID theft
- \$1,000 cash advance to cover financial shortages if needed

[Click here](#) to view the Identity Theft Protection flyer.

If you suspect you might be a victim of identity theft, call **888-226-4567** (US or Canada) or 1-202-331-7635

## Healthy Rewards

Cigna's Healthy Rewards® program offers discounts **up to 40% off** on a range of health and wellness related services and products. You can enjoy instant savings when you visit a participating provider or shop online.

- Fitness Club Memberships
- Massage Therapy
- Weight Watchers®
- Chiropractic Care
- Jenny Craig
- Dental Care Products
- NutriSystem®
- Lasik Vision Correction
- Tobacco Cessation
- Pharmacy & Vitamins

**NOTE:** Healthy Rewards is a discount program only and NOT insurance and is separate from your health care plan benefits. The choice to use the discounts is entirely yours — no doctor's referral is required. No claim forms, either. Set the appointments yourself, and enjoy savings by showing your ID card when you pay for services.

[Click here](#) to view the Healthy Rewards flyer and print a **Healthy Rewards ID card**. Online visit [www.cigna.com/rewards](http://www.cigna.com/rewards) and enter the following password: **savings**.



# » CONTACT INFORMATION

In addition to the Benefits Help Line at **855-344-CHAP** you are also encouraged to access our benefit providers at the phone numbers and websites listed below.

## Benefits Department

714-997-6749 or 714-628-2734  
hroffice@chapman.edu

## Online Enrollment Portal

[My Chapman](#)

Coverage	Carrier	Policy #	Phone #	Website
<b>Medical</b>	Cigna	3336415	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
	Kaiser	102313 (S. CA)	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
<b>Health Savings Account (HSA)</b>	Cigna/HSA Bank	3336415	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
<b>Dental</b>	Delta Dental	DeltaCare USA: 01795	DeltaCare USA: 800-422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
		PPO: 7583	PPO: 800-765-6003	
<b>Vision</b>	VSP	00113078	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Flexible Spending Accounts (FSA)</b>	Discovery Benefits	23972	866-451-3399	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
<b>Life/AD&amp;D and Disability</b>	Cigna	Life: FLX966245 AD&D: OK967785 LTD: LK964312	800-362-4462	<a href="http://www.cigna.com">www.cigna.com</a>
<b>Life Assistance Program (LAP)</b>	Cigna		800-538-3543	<a href="http://www.cignabehavioral.com/cgi">www.cignabehavioral.com/cgi</a>
<b>Pre-Paid Legal</b>	Hyatt Legal	7090001	800-821-6400	<a href="http://www.legalplans.com">www.legalplans.com</a>
<b>Voluntary Benefits: Accident, Critical Illness, Whole Life w/ Long Term Care</b>	Unum		866-406-1965 (Open Enrollment, <b>PENDING OE DATES</b> ) 800-635-5597 (policyholder questions)	<a href="http://www.unum.com">www.unum.com</a>
<b>Bright Horizons Care Advantage</b>	Bright Horizons		877-BH-CARES (242-2737)	<a href="http://www.careadvantage.com/Chapman">www.careadvantage.com/Chapman</a> Back-Up Username: Pantherpride Back-Up Password: care4you
<b>Auto &amp; Home Insurance</b>	California Casualty		866-680-5142	<a href="http://try.calcas.com/chapman">try.calcas.com/chapman</a>
<b>Will Preparation</b>	Cigna		888-226-4567	<a href="http://www.cignawillcenter.com">www.cignawillcenter.com</a>
<b>Travel Assistance &amp; Identity Theft Protection</b>	Cigna	OK967785	From the US and Canada: 1-888-226-4567 From other locations: 1-202-331-7635 (call collect)	
<b>Healthy Rewards</b>	Cigna		800-258-3312	<a href="http://www.cigna.com/rewards">www.cigna.com/rewards</a> Password: savings



# » IMPORTANT NOTICES

[Click here](#) for a document containing the following important notices:

- Medicare Part D
- Medicaid and the Children's Health Insurance Program (CHIP)
- Privacy Rights
- Qualified Medical Child Support Order
- Women's Health and Cancer Rights Act (WHCRA)
- Special Open Enrollment Rights
- Proof of Eligibility
- Continuation of Benefits Under COBRA
- Wellness Programs
- Newborns' and Mothers' Health Protection Act Notice

Additional laws and rules concerning your health plans are also located in the Summary Plan Documents for your specific health plan carrier.



**This 2018 Benefits eGuide is intended to provide an overview only of the benefits offered by Chapman University. It is not an offer of coverage or intended to offer medical advice. It does not contain all plan provisions, limitations and exclusions. Consult your plan documents (Schedule of Benefits, Certificate of Coverage, Group Insurance Certificate, Booklet, Booklet-Certificate, Group Policy) to determine governing contractual provisions relating to your plan. In the event of a conflict between this Benefits eGuide and your plan documents, the plan documents will always govern. Chapman University reserves the right to change, amend or terminate any benefit plan, with or without notice.**



This 2018 Benefits Guide was prepared for you by HUB International

[www.hubinternational.com](http://www.hubinternational.com)

Issued November 2017



CHAPMAN UNIVERSITY