

2026 BENEFITS OPEN ENROLLMENT

Enrollment Dates: November 5th-21st

Changes Effective: January 1st, 2026



Let Us Introduce Ourselves

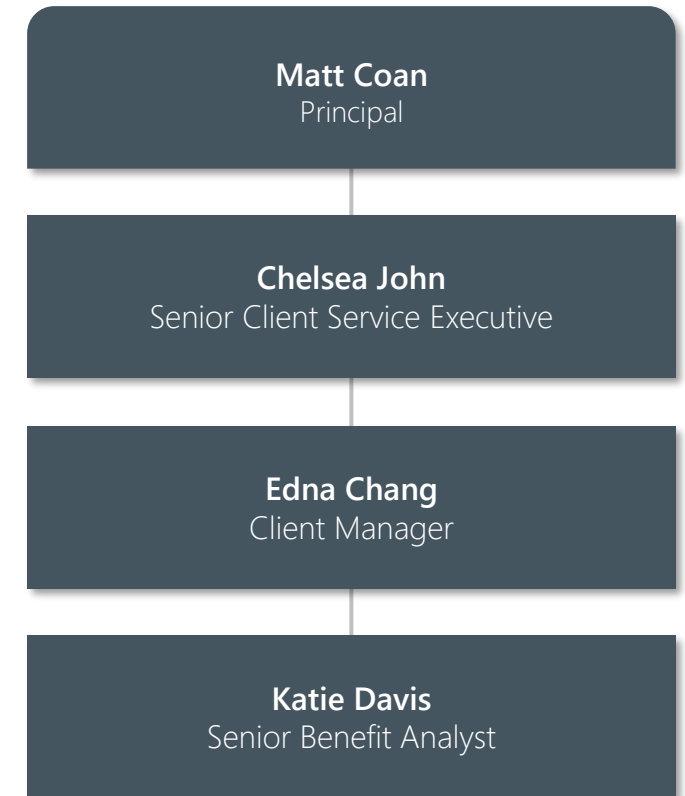


What we do at Marsh McLennan Insurance Agency (MMA)

- Full-service Insurance Brokerage Firm
- Help your company develop a meaningful benefits program
- Assist with benefits related questions
- Your advocate!



d/b/a Marsh & McLennan Insurance Agency LLC
CA Insurance License# 0H18131



PLEASE NOTE: The information contained in this presentation is only a summary. For detailed, comprehensive benefit information, please refer to your carrier plan documents.

Agenda



- Open Enrollment Overview.
- Changes From Last Year.
- Review Benefits Plans and Programs.
- Next Steps.
- Questions & Answers.



Eligibility & Enrollment

Quick answers to your questions



Benefits Enrollment



Open Enrollment November 5th – 21st



- Add, change or drop dependents from your coverage
- Enroll, change or decline coverage
- Update beneficiary information (allowed any time)

Qualifying Life Events for Mid-Year Changes



- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Gain/Loss of coverage
- Loss of dependent status
- Medicaid or Medicare enrollment

**Must contact Human
Resources within 30 days
of event!**

Who Can Enroll?



Employees

- Regular, full-time employees (50% FTE, a minimum of 20 hours per week)
- Benefit eligibility begins the 1st of the month coinciding with or following date of hire

Eligible Dependents

- Spouse
- Domestic partner*
- Dependent children and step-children:
 - Medical, dental and vision: to age 26.
 - Children of any age who are incapable of self-support due to a physical or mental disability may potentially be covered

*A domestic partner must enter into a registered domestic partnership or other official domestic partnership arrangement with a state in order to elect coverage for them.

What's New, Effective Jan 1, 2026



- No Carrier/ Plan Changes for 2026!
- Aetna and Kaiser plans will include fertility coverage!
 - Coverage will include:
 - IUI, Egg retrievals as part of IVF (up to 3), unlimited transfers as part of IVF
- Aetna EPO Medical Plan for all employees
- IRS Mandated Changes
 - Statutory individual within a family deductible increase to \$3,400 (from \$3,300)
- Dental Coverage Enhancements
 - Fluoride will be covered at the same frequency as dental cleanings
 - Night guards will be covered



ALEX: Decision Tool



What is ALEX?

ALEX by Jellyvision is an interactive video tool that helps guide you to the medical plan that best suits your needs. ALEX provides personalized, confidential benefits guidance on any computer, tablet, or smartphone. Before you make your enrollment decisions, let ALEX help you find the plans that make the most sense for you and your family.



Talk to ALEX on whatever you like.

<https://www.myalex.com/santa-clara-university>

Medical Plans

Breaking down plan types
(and understanding acronyms)



Health Maintenance Organization (HMO)



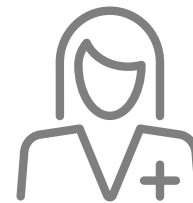
Using an HMO (In-network)



Primary Care
Physician



Referral



Specialist

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Tips

- Each family member may select their own Primary Care Physician (PCP)
- Are you new to the HMO? Make sure your desired PCP is accepting new patients

Kaiser- Manage Your Care



At kp.org or with the Kaiser Permanente app, you can stay on top of your care 24/7.

- Schedule and cancel routine appointments
- Telehealth visit
- Refill most prescriptions
- Choose your doctor and change anytime
- View most lab test results
- Email your doctor's office with non-urgent questions
- Manage a family member's health care

Kaiser Care Away From Home



- If you get hurt or sick while traveling, Kaiser will help you get care. All Kaiser plans include emergency and urgent care coverage from qualified providers anywhere in the world.
- Kaiser can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just give Kaiser a call or go online:

24/7 Away from
Home Travel Line:
951-268-3900*

kp.org/travel

How to Find a Provider - Kaiser



Kaiser HMO

- Review physician's profiles at www.kp.org/chooseyourdoctor
- (888) 956-1616 (Southern CA)
- (800) 464-4000 (Northern CA)
- Visit www.kp.org for more information.



Kaiser HMO



Plan Highlights

Kaiser HMO

Plan Description	All your healthcare services must be received from Kaiser providers and facilities.
Annual Calendar Year Deductible	
Individual	None
Family	None
Maximum Calendar Year Out-of-pocket (1)	
Individual	\$1,500
Family	\$3,000
Lifetime Maximum	
Individual	Unlimited
Professional Services	
Primary Care Physician (PCP) / Specialist Visit	\$20 Copay / \$20 Copay
Routine Physical Exam / Preventive Care	No Copay
Diagnostic X-ray and Lab	Covered at 100%
Chiropractic / Acupuncture Services	\$15 Copay; Limited to 30 Visits per Calendar Year
Optical Dispensing	\$175 Eyewear Allowance Every 2 Years
Hearing Aid Benefit	\$2,500 allowance per device; 1 device per ear; 2 devices every 3 years
Hospital Services	
Room & Board	\$250 Copay per Admission
Maternity Services	Same as other Illness
Urgent Care	\$20 Copay
Emergency Room	\$50 Copay
Mental Health & Substance Abuse	
Inpatient	\$250 per Admission
Outpatient	\$20 Copay per Visit
Prescription Drugs	
Contraceptive Drugs & Devices	No Charge
Generic / Tier 1 (30-day supply)	\$10 Copay
Formulary / Tier 2 (30-day supply)	\$25 Copay
Non-Preferred / Tier 3 (30-day supply)	\$25 Copay
Specialty / Tier 4 (30-day supply)	20% up to \$200 Copay
Mail Order (100-day supply)	2 x copay

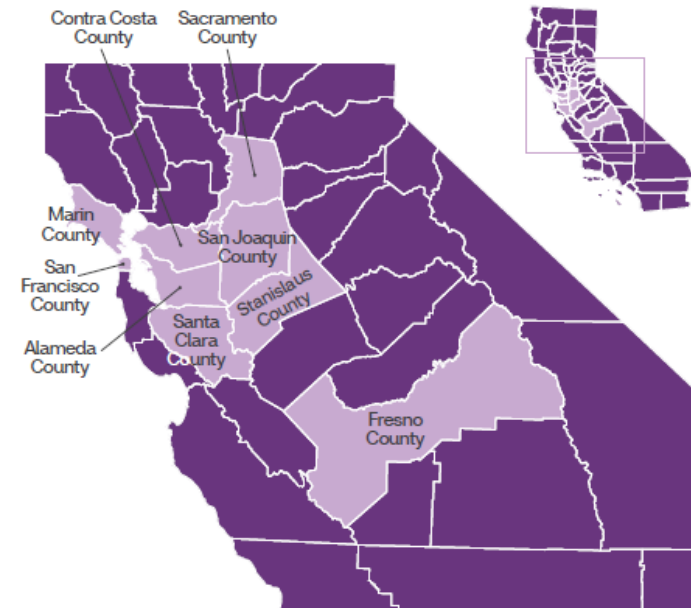


Aetna Whole Health for HMO Members



If you are a current Aetna HMO member or covered dependent, you qualify for Aetna Whole Health, which offers coordinated health experience that gives members a wider access to regional network of high-performing health care provider groups.

Aetna Whole Health Northern California HMO network coverage**



 **1,700+**
primary care doctors

 **5,200+**
specialists

 **33**
hospitals

 **13**
retail clinics

 **250+**
urgent care centers

Aetna HMO



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Plan Highlights	Aetna AWH NorCal HMO	Aetna HMO
Plan Network Detail	(CA) Aetna Whole Health - Northern California HMO	Aetna Standard HMO
Annual Calendar Year Deductible		
Individual/Family	None	None
Maximum Calendar Year Out-of-pocket (1)		
Individual	\$2,000	\$2,000
Family	\$4,000	\$4,000
Lifetime Maximum		
Individual	Unlimited	Unlimited
Professional Services		
Primary Care Office Visit	\$20 Copay	\$20 Copay
Specialist Care Office Visit	\$20 Copay	\$20 Copay
Routine Physical Exam / Preventive Care	No Copay	No Copay
Diagnostic X-ray / Lab	No Copay	No Copay
Chiropractic Services - 20 visits/year	\$15 Copay	\$15 Copay
Acupuncture Services – 20 visits/year	\$20 Copay	\$20 Copay
Hearing Aid Benefit	20% coinsurance, \$4,000 benefit maximum every 24 months	20% coinsurance, \$4,000 benefit maximum every 24 months
Hospital Services		
Room & Board	\$250 Copay per Admission	\$250 Copay per Admission
Maternity Services	\$250 Copay per Admission	\$250 Copay per Admission
Urgent Care	\$20 Copay	\$20 Copay
Emergency Room Visit (waived if admitted)	\$100 Copay	\$100 Copay
Mental Health & Substance Abuse		
Inpatient	\$250 Copay per Admission	\$250 Copay per Admission
Outpatient	\$20 copay	\$20 copay
Prescription Drugs		
Contraceptive Drugs	No Charge	No Charge
Tier 1 (30-day supply)	\$5 Copay	\$5 Copay
Tier 2 (30-day supply)	\$20 Copay	\$20 Copay
Tier 3 (30-day supply)	\$40 Copay	\$40 Copay
Tier 4 (30-day supply)	20% to \$200 Copay	20% to \$200 Copay
Mail Order (90-day supply)	Tiers 1, 2 & 3: 2x Retail Copay	Tiers 1, 2 & 3: 2x Retail Copay

High Deductible Health Plan (HDHP)



Using a HDHP (In-network or Out-of-network)

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HSA Funds

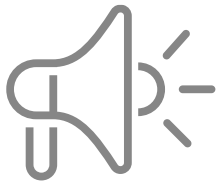


Primary Care
Physician

or



Specialist



Tips

- An HDHP is like a PPO with a high deductible
- All healthcare services apply towards the deductible first, including prescription drugs
- Can be paired with a Health Savings Account (HSA)

Aetna PPO with HSA (HDHP)



Plan Highlights		Aetna PPO with HSA (HDHP)	
Plan Network Detail		OA Managed Choice POS HDHP (OAMC)	
		In-network	Out-of-network
Annual Calendar Year Deductible			
Individual		\$2,000	\$4,000
Individual within Family		\$3,400	\$4,000
Family		\$4,000	\$8,000
Maximum Calendar Year Out-of-pocket (3)			
Individual		\$4,000	\$8,000
Individual within Family		\$4,000	\$8,000
Family		\$8,000	\$16,000
Lifetime Maximum			
Individual		Unlimited	Unlimited
Professional Services			
Primary Care Office Visit		Covered at 90%	Covered at 70%
Specialist Care Office Visit		Covered at 90%	Covered at 70%
Physician Home Visit		Covered at 90%	Covered at 70%
Routine Physical Exam / Preventive Care		Covered at 100%	Covered at 70%
Diagnostic X-ray / Lab		Covered at 90%	Covered at 70%
Chiropractic Services - 20 visits/year		Covered at 90%	Covered at 70%
Acupuncture Services - 20 visits/year		Covered at 90%	Covered at 70%
Hearing Aid Benefit			
Limited to 1 pair of hearing aids every 24 months		Covered at 90%	Covered at 30%
Hospital Services			
Room & Board		Covered at 90%	Covered at 70%
Maternity Services		Covered at 90%	Covered at 70%
Urgent Care		Covered at 90%	Covered at 70%
Emergency Room (waived if admitted)		Covered at 90%	Covered at 90%
Mental Health & Substance Abuse			
Inpatient		Covered at 90%	Covered at 70%
Outpatient		Covered at 90%	Covered at 70%
Prescription Drugs			
Tier 1 (30-day supply)		\$5 Copay	N/A
Tier 2 (30-day supply)		\$20 Copay	N/A
Tier 3 (30-day supply)		\$40 Copay	N/A
Tier 4 (30-day supply)		30% up to \$250 Copay	N/A
Mail Order (90-day supply)		Tiers 1, 2 & 3: 2x Retail Copay	Not Covered

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Exclusive Provider Organization (EPO)



Using an EPO In-network

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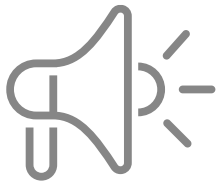


Primary Care
Physician

or



Specialist



Tips

- You may receive health care services from doctors, hospitals, and other care providers who are within a certain network
- You do not need to designate a PCP and can self-refer to specialists
- Your insurance will not cover any costs if you go outside of that network
- Emergencies are covered worldwide

Aetna EPO



Plan Highlights

Aetna EPO

Plan Description	
Plan Network Detail	
	In-network OA Elect Choice EPO
Annual Calendar Year Deductible	
Individual	\$0
Family	\$0
Maximum Calendar Year Out-of-pocket ⁽¹⁾	
Individual	\$2,000
Family	\$4,000
Lifetime Maximum	
Individual	Unlimited
Professional Services	
Primary Care Office Visit	\$20 Copay
Specialist Care Office Visit	\$20 Copay
Routine Physical Exam / Preventive Care	No Charge
Diagnostic X-ray / Lab	No Charge
Chiropractic Services - 20 visits/year	\$15 Copay
Acupuncture Services – 20 visits/year	\$20 Copay
Hearing Aid Benefit	20% coinsurance, \$4,000 benefit maximum every 24 months
Hospital Services	
Room & Board	\$250 Copay
Maternity Services	\$250 Copay per Admission
Urgent Care	\$25 Copay
Emergency Room Visit (waived if admitted)	\$100 Copay
Mental Health & Substance Abuse	
Inpatient	\$250 Copay per Admission
Outpatient	\$20 copay
Prescription Drugs	
Contraceptive Drugs	No Charge
Tier 1 (30-day supply)	\$5 Copay
Tier 2 (30-day supply)	\$20 Copay
Tier 3 (30-day supply)	\$40 Copay
Tier 4 (30-day supply)	20% to \$200 Copay
Mail Order (90-day supply)	Tiers 1, 2 & 3: 2x Retail Copay

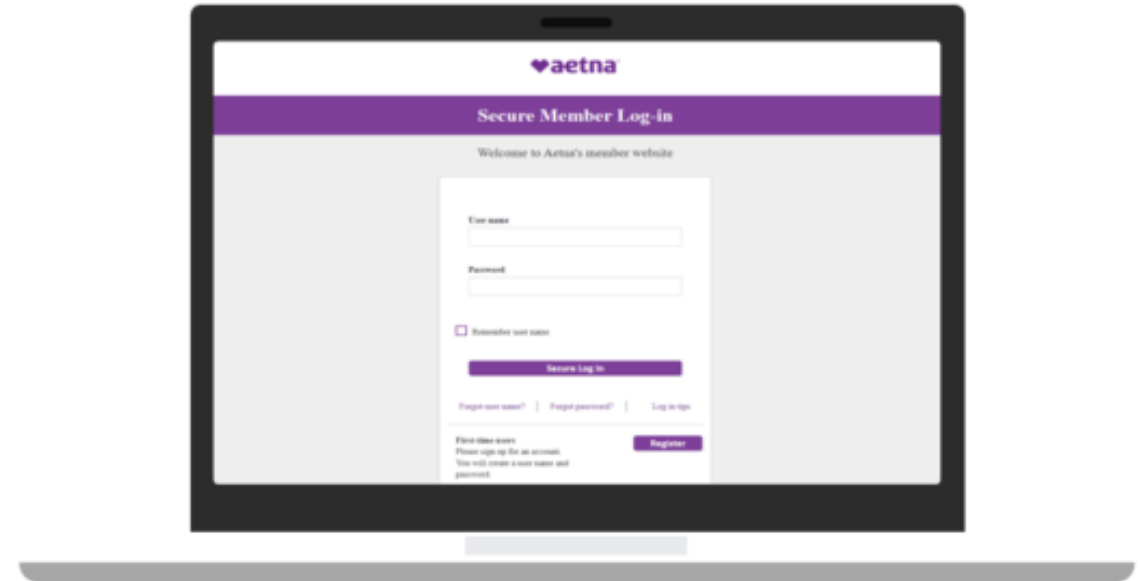
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Aetna: Online or On-the-go!



- Secure 24/7 Access
- Look up a claim status
- Check account balances
- Find costs of test and doctor visits
- View tools and educational materials
- Download a temporary ID Card

Plus, Discounts Available!



How to Find a Provider - Aetna



Aetna

- Go to www.aetna.com and select "Find a doctor"
- Under Guests, select "Plan from an employer"
- Under Continue as Guest, enter in your zip code and preferred radius and select Search
- From here select the Plan you are interested in reviewing if your provider is within the network, the plans available through SCU include:
 - For the Aetna AWH HMO plan:
 - Under Aetna Whole Health Plans Select the following:
 - (CA) Aetna Whole HealthSM - Northern California HMO
 - For the Aetna HMO plan:
 - Under Aetna Standard Plans select the following:
 - HMO
 - For the Aetna PPO with HSA (HDHP) plan:
 - Under Aetna Open Access Plans select the following:
 - OA Managed Choice POS HDHP (OAMC)
 - For the Aetna EPO plan:
 - Under Aetna Open Access Plans Select the following:
 - OA Elect Choice EPO (Open Access)

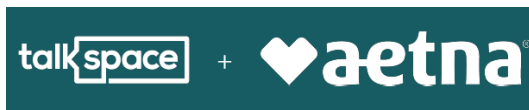
Once you have selected the plan above, you will be able to search for providers, urgent care centers, hospitals, mental health providers, etc.



Mental Health Support with Aetna



- Talkspace is your digital space for private and convenient mental health support.
 - With Talkspace, you can receive counseling from a behavioral health clinician or medical professional
 - Talkspace services include
 - Counseling & Therapy
 - Medication evaluation and management
 - Education and self-help tools
- To register, visit talkspace.com/aetna and have your member ID ready



Prescription Drugs

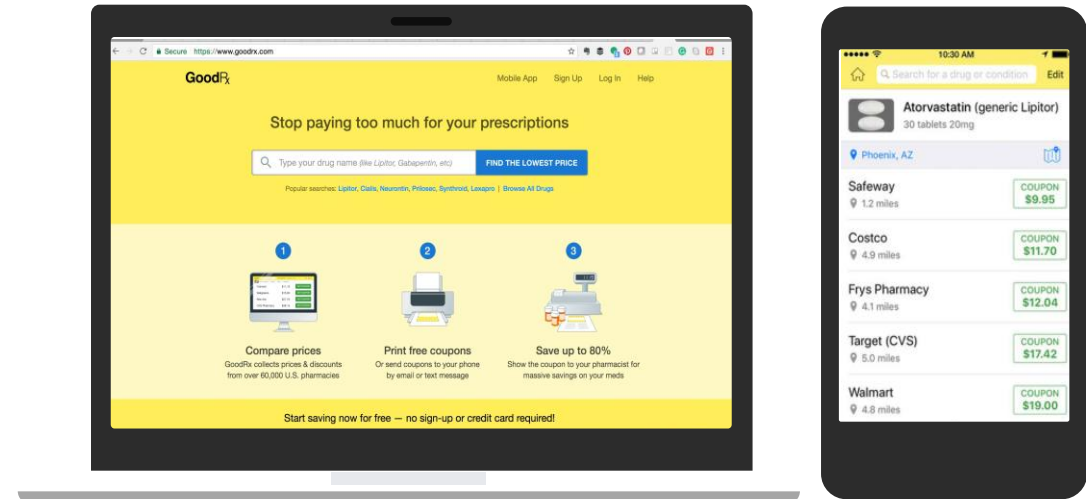


Save Money on Prescriptions



- Go to www.goodrx.com or download the mobile app to search for less expensive drugs at various pharmacies in your area
- Enter the name of your prescription, zip code and select “Find the Lowest Prices”

GoodRx



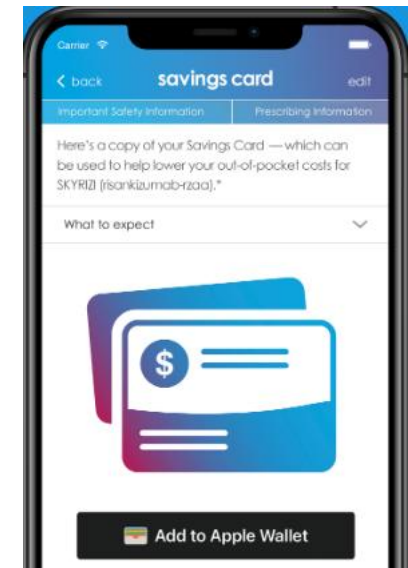
When you use GoodRx, you pay out of pocket and insurance doesn't apply. Any amount paid for prescriptions will not apply to your out-of-pocket maximum.

Specialty Rx - Copay Assistance Cards



Copay Card Programs

- Copay card programs are made available to consumers by drug companies in an effort to steer them towards purchasing their particular drugs.
- They reduce or completely cover the cost of the consumer's out-of-pocket cost. Other ways to refer to copay card programs include copay offset cards, savings cards and manufacturer's coupons.
- Copay coupons are typically for expensive, brand-name medications that don't have a generic equivalent. For example, a commonly prescribed medication to treat Plaque Psoriasis or Crohn's Disease, SKYRIZI, could be filled for as little as \$0 per dose through the Savings Card
- If you are taking a specialty medication, we recommend reviewing the drug manufacturer's website to see if a Copay Card program applies and look into the eligibility guidelines



Health Savings Account (HSA)

Make your money work for you



What is the High Deductible Health Plan (HDHP) + Health Savings Account (HSA) Option?



Using a HDHP

In-network or Out-of-network



HSA Funds



Primary Care
Physician

or



Specialist

What to know about your health savings account



It's all yours—you own your HSA and your funds can accumulate year after year



You choose how much to contribute up to an annual maximum



You have to be enrolled in a High-Deductible Health Plan in order to contribute



HSA funds are not taxed as long as you use the funds for qualified expenses



Please consult with your tax advisor as there are rules around opening and contributing to an HSA account

Santa Clara University 2026 Benefits Open Enrollment

HSA Contribution Limits



Calendar Year Maximum Contribution	Santa Clara University Contributes	Your Maximum Contribution	2026 Limit
Employee Only	\$600	\$3,800	\$4,400
Employee + dependents	\$600	\$8,150	\$8,750
Additional “catch-up” if 55 or older			\$1,000

- Maximum contribution is reduced pro-rata for partial year enrollment (i.e. 1/12 for each month of HDHP Coverage).
- The calendar deductible is not pro-rated from the enrollment date like the fund is.
- Santa Clara University contributes \$50/month to your Health Savings Account

HSA Eligible Expenses



The IRS regulates how you can spend your HSA funds. Visit www.HSAstore.com to view a comprehensive eligibility list!

Eligible Expenses



- Unreimbursed qualified medical, dental and vision expenses
- Prescriptions
- Medical Supplies
- Laser surgery
- Orthodontia
- Medical premiums for COBRA, or health coverage while receiving unemployment compensation
- Medicare Parts B & D

Ineligible Expenses



- Cosmetic or elective surgery
- Personal trainers
- Maternity clothes
- Life insurance premiums
- Toiletries
- Career counseling
- Teeth whitening
- Vet bills

Keep in Mind...

- Funds can be used towards eligible expenses even after you are no longer covered by an HSA-qualified plan
- If you use an HSA for non-IRS approved medical expenses, you will be subject to pay earned income taxes on the misused funds as well as a 20% excise tax

Flexible Spending Account (FSA)

Make your money work for you



What is a Flexible Spending Account (FSA)?



An FSA is a pre-tax benefit, which allows you to set aside a specific pre-tax dollar amount for unreimbursed medical, dental, vision and dependent care expenses.

- FSA Plan Year: January 1st, 2026- December 31st, 2026
- It is not required that you be enrolled in your company's medical plans
- If you'd like to participate in an HSA compatible plan (i.e., HDHP), you should not elect the Healthcare FSA because you would no longer be eligible to contribute to your HSA
 - You are, however, allowed to sign up for the Limited Purpose FSA for eligible dental and vision expenses if you are enrolled in the HSA

Contribution Limits

\$3,400 + **\$7,500**
Healthcare & Dependent Care
Limited Purpose

Any statements concerning actuarial, tax, accounting, investment or legal matters are based solely on our experience as insurance brokers and are not to be relied upon as actuarial, accounting, tax, investment or legal advice, for which you should consult your own professional advisors.



FSA Eligible Expenses



The IRS regulates how you can spend your FSA funds. Visit www.FSAStore.com to view a comprehensive eligibility list!

Healthcare FSA

Medical



- Copays/Deductibles
- Prescriptions
- Hospital costs
- Smoking cessation
- Fertility/Family planning
- Acupuncture/Chiropractic

Dental



- Deductible
- Copays
- Orthodontia

Vision



- Prescription glasses
- Prescription sunglasses
- Contact lenses/products
- Laser eye surgery

Physician prescription not required



- Sunscreen, SPF 30+
- Denture adhesives
- First aid supplies
- Diagnostic tests & monitors
- Durable medical equipment
- Menstrual care products

Dependent Care FSA Eligible Expenses



An FSA is a pre-tax benefit, which allows you to set aside a specific pre-tax dollar amount for dependent care expenses.

- FSA Plan Year: : January 1st, 2026- December 31st, 2026
- It is not required that you be enrolled in your company's medical plans
- Maximums are per household

Contribution Limits

\$7,500

Dependent Care

Dependent Care FSA



- Daycare centers
- School programs for children under age 13
- In-home day care
- Summer day camp
- Elder care or dependents not capable of self-care

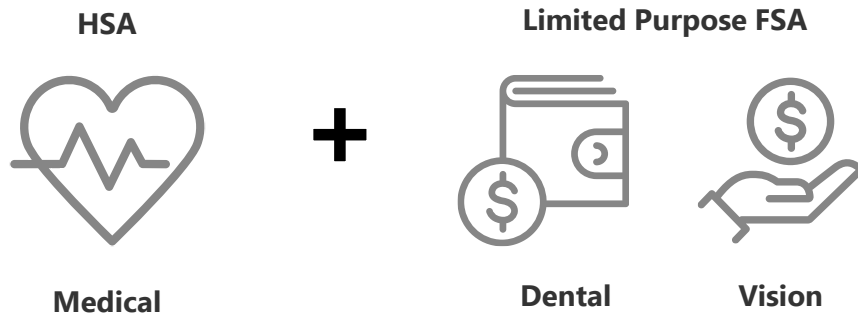
Any statements concerning actuarial, tax, accounting, investment or legal matters are based solely on our experience as insurance brokers and are not to be relied upon as actuarial, accounting, tax, investment or legal advice, for which you should consult your own professional advisors.

Limited Purpose Flexible Spending Account



You are allowed to sign up for the Limited Purpose FSA if you are enrolled in the High Deductible Health Plan for medical coverage

Maximize Savings



Dental

- Out-of-pocket costs
- Orthodontia

Vision

- Out-of-pocket costs
- Prescription glasses and prescription sunglasses (frames and lenses)
- Contact lenses and products
- Laser eye surgery

FSA vs. HSA



	Healthcare FSA	Dependent Care FSA	Limited Purpose FSA	Health Savings Account
Eligibility	You are enrolled in Kaiser HMO, Aetna EPO, or Aetna PPO plan	If you are married, your spouse must be working, looking for work, or attending school full-time. You can be enrolled in any medical plan	You are enrolled in the Aetna HDHP plan or have an HSA account	You are enrolled in Kaiser HDHP or Aetna HDHP plan
Max. Contribution	\$3,400	\$7,500 (family limit)	\$3,400	\$4,400(EE only)/\$8,750 (Family) \$1,000 catch-up for ages 55 and older
Max. Rollover	Use it or lose it	Use it or lose it	Use it or lose it	The account is yours and you keep all the amount
Claim submission Deadline	3/31/2026	3/31/2026	3/31/2026	N/A
Eligible Expenses	Medical, Dental, and Vision expenses	Childcare/Eldercare	Preventive care, Dental, and Vision expenses	Medical, Dental and Vision expenses
List of expenses	www.FSASStore.com	www.FSASStore.com	www.FSASStore.com	www.HSASStore.com

*The plan allows up to \$680 of FSA funds to roll over to the next year.

Commuter Benefit Program



- Pre-tax payroll deductions for out-of-pocket transit expenses up to \$340 per month in 2026.
- Pre-tax payroll deductions for out-of-pocket qualified parking expenses up to \$340 per month in 2026.
- Can elect additional post-tax deductions.
- Ability to change amount of transit order each month or sign up for recurring transit orders.



Dental

Taking care of your smile



Dental Plans



Dental PPO Plan Overview:

- Freedom to see a wider network of dentists
- You don't need to select a Primary Care Dentist and a specialty services referral is not necessary
- You will pay a higher amount for services from an out-of-network dentist



Note: If you're planning to have extensive dental work or if total charges for anticipated claims are expected to exceed your plan's minimum predetermination amount of \$300, a Predetermination of Benefits is suggested so you can fully understand your out-of-pocket cost before receiving services.



Guardian Dental Plan

Guardian PPO: Dental Guard Preferred



Plan Highlights

Guardian Dental PPO

	In-network	Out-of-network
Calendar Year Deductible		
Individual	\$25	\$25
Family	\$75	\$75
Annual Maximum	\$3,500	\$3,500
Preventive	100%	100%
Basic Services	100%	80%
Major Services	60%	50%
Orthodontia Services		
Adults	50%	50%
Children to age 26	50%	50%
Lifetime Maximum	\$3,000	\$3,000



New! Coverage for 2026 will include night guards as well as fluoride treatments at same frequency as cleanings

The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Vision

Bringing your benefits into focus



Anthem Blue View Vision Plan



Plan Highlights

Anthem Blue View Vision PPO

	In-network	Out-of-network
Exam – Every 12 months	\$20 copay	Covered up to \$45
Lenses – Every 12 months		
Single	Covered at 100%	Covered up to \$45
Bifocal	Covered at 100%	Covered up to \$65
Trifocal	Covered at 100%	Covered up to \$85
Progressive	\$0 after eyeglass lens copay	Not Covered
Frames – Every 12 months	Covered at 100% up to \$150	Covered up to \$47
Additional Pairs of Glasses		
Contacts – Every 12 months, in lieu of lenses & frames		
Medically Necessary	Covered at 100%	Covered up to \$210
Cosmetic	Covered up to \$120	Covered up to \$105



The above information is a summary only. Please refer to your Evidence of Coverage for complete details of Plan benefits, limitations and exclusions.

Life Insurance and AD&D



Basic Life and AD&D



Life Insurance

- \$70,000 per employee
- Insured by Sun Life, Paid 100% by Santa Clara University
- Update your beneficiaries

AD&D

- \$70,000 per employee in the event of an accidental death
- Insured by Sun Life, Paid 100% by Santa Clara University

IRS Regulation: Employees can receive employer paid life insurance up to \$50,000 on a tax-free basis and do not have to report the payment as income. However, an amount in excess of \$50,000 will trigger taxable income for the “economic value” of the coverage provided to you.



Voluntary Life and AD&D



100% Employee Paid

Coverage Level

Description

Employee	Increments of \$10k up to \$500k max.
Spouse	Increments of \$5k to lesser of \$100,000 or 50% of employee's combined basic and voluntary life amounts
Child	\$500 birth to 6 months; \$2,000 increments to \$10,000 for 6 months to age 26



If electing amount over the Guarantee Issue amount, you will need to submit the online Evidence of Insurability form directly to Sun Life for approval.

Disability Coverage





Disability

Short Term Disability (STD) & Long Term Disability (LTD)

100% Employer Paid

Short Term Disability (STD)

- SCU provides in lieu of CA State Disability Insurance
- 70% of weekly earnings up to
- \$1,700* per week. Eligible after a 7-day waiting period

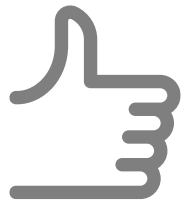
Long Term Disability (LTD)

- 66 2/3% of monthly earnings up to
- \$10,000 per month. Eligible after 360 days

Note: If you reside in CA, NY, NJ, RI, HI or PR, your benefits will be coordinated with the mandated disability program offered in your state. Given your benefit is employer-paid and it is available at no cost, disability payments made to you will be taxable.

**The University considers the State of California's weekly maximum for State Disability when determining its STD maximum. As of the time this guide was created, the State has not announced the 2026 maximum. If changes are made to the University's maximum, this guide will be updated. The University's maximum will always be the same or more than the State's.*

Additional Benefits



Additional Benefits



SunLife's Wellthy Benefit:

Wellthy is a care coordination service that supports employees, their families and beneficiaries. It provides personalized online resources and hands-on guidance from care coordinators to help plan and organize their estate, manage grief and loss, navigate care during end-of-life, and more. The Wellthy resources include preparing a will, advanced directive, healthcare power of attorney, documenting end-of-life wishes.

wellthy.com/member/sunlife-yourjourney

Travel Assistance:

Reliance Matrix offers 24/7 emergency travel assistance to you and your dependents. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you and your covered dependents have access to a personal travel emergency companion anytime you're more than 100 miles away from home. To seek services call (US) 800.456.3893 or (Worldwide) 603.328.1966.

Identity Theft:

When Identity Theft occurs oftentimes it's difficult to think about everything you will need to do. With a trusted partner by your side, InfoArmor's unique combination of proprietary technology and remediation expertise provides peace of mind every step of the way so you can live confidently. To access, call 855.246.7347.

Additional Benefits



Travel Assistance Services

Travel Assistance Services administered by



Covered services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-trip assistance	<ul style="list-style-type: none">• Inoculation requirements information• Passport/visa requirements• Currency exchange rates	<ul style="list-style-type: none">• Consulate/embassy referral• Health hazard advisory• Weather information
Emergency medical transportation*	<ul style="list-style-type: none">• Emergency evacuation• Medically necessary repatriation• Visit by family member or friend• Return of traveling companion	<ul style="list-style-type: none">• Return of dependent children• Return of vehicle• Return of mortal remain
Emergency personal assistance services	<ul style="list-style-type: none">• Urgent message relay• Interpretation/translation services• Emergency travel arrangements	<ul style="list-style-type: none">• Recovery of lost or stolen luggage/ personal possessions• Legal assistance and/or bail bond
Medical assistance services	<ul style="list-style-type: none">• Medical referrals for local physicians/dentists• Medical case monitoring	<ul style="list-style-type: none">• Prescription assistance and eye glasses replacement• Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum.

Employee Assistance Program (EAP)

Free resources for tough moments



Employee Assistance Program (EAP)



Confidential counseling for you and your immediate family members

- Available 24 hours a day, 7 days a week
- 10 in-person, telephone, video consultations per member per issue per year
- Unlimited telephonic counseling available

100% Employer Paid

Concern EAP: 800.344.4222

Examples for how the EAP can support you:



Cost Summary & Next Steps

Let's sum it all up!



Medical Benefits Cost Summary



Coverage Level	Employee Contribution	SCU Contribution	Total Monthly Cost
	Per Pay Period	Per Pay Period	
Aetna AWH NorCal HMO			
Employee Only	\$10.32	\$533.77	\$1,088.16
Employee + One Dependent	\$108.81	\$1,033.74	\$2,285.10
Employee + Two or More Dependents	\$205.91	\$1,426.32	\$3,264.45
Aetna HMO			
Employee Only	\$69.88	\$752.35	\$1,644.44
Employee + One Dependent	\$296.76	\$1,429.90	\$3,453.30
Employee + Two or More Dependents	\$450.51	\$2,016.14	\$4,933.29
Aetna PPO with HSA (HDHP)			
Employee Only	\$105.44	\$922.53	\$2,055.93
Employee + One Dependent	\$358.80	\$1,799.92	\$4,317.44
Employee + Two or More Dependents	\$569.33	\$2,514.55	\$6,167.76
Aetna EPO			
Employee Only	\$71.42	\$768.87	\$1,680.57
Employee + One Dependent	\$303.28	\$1,461.32	\$3,529.20
Employee + Two or More Dependents	\$460.42	\$2,060.45	\$5,041.72
Kaiser Permanente HMO			
Employee Only	\$41.12	\$547.38	\$1,176.99
Employee + One Dependent	\$229.23	\$947.77	\$2,353.98
Employee + Two or More Dependents	\$345.75	\$1,319.70	\$3,330.88

Dental and Vision Benefits Cost Summary



Coverage Level	Employee Contribution Per Pay Period	SCU Contribution Per Pay Period	Total Monthly Cost
Guardian Dental PPO			
Employee Only	\$0.00	\$43.32	\$86.63
Employee + One Dependent	\$10.34	\$59.44	\$139.55
Employee + Two or More Dependents	\$23.62	\$80.20	\$207.63
Anthem Blue View Vision PPO			
Employee Only	\$1.57	\$1.71	\$6.56
Employee + One Dependent	\$2.18	\$2.61	\$9.57
Employee + Two or More Dependents	\$3.67	\$4.83	\$16.98

Next Steps & Reminders



Action	Date(s)
Open Enrollment information available and Benefits & Wellness Fairs held	Wednesday, November 5 – Friday, November 21st
Online Enrollment System, Workday, opens for elections	November 5
Online Enrollment System closes at 11:59pm (Pacific Time) and all elections must be finalized to system close	November 21
Benefits become effective	January 1, 2026

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