2023 Benefits Guide

At USC, we provide a wide range of benefit options for you and your loved ones.
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USC is committed to offering you high quality and affordable health care coverage options with plans that access USC Keck medical providers as well as providers outside the USC family who have been carefully chosen to give you the best care.

For help getting started
Visit employees.usc.edu/health-benefits for resources to help you make your health benefits selections.
If you have remaining questions about benefits or enrolling, contact the HR Service Center at uschr@usc.edu or 213-821-8100.

Contact Information

**USC Trojan Care EPO**
hconline.healthcomp.com/usc
855-727-5267

**USC EPO Plus**
hconline.healthcomp.com/usc
855-727-5267

**USC PPO**
hconline.healthcomp.com/usc
855-727-5267

**LiveHealth Online**
livehealthonline.com
888-548-3432

**Livongo**
join.livongo.com/usctrojans/hi
800-945-4355

**Lyra Health**
lyrahealth.com
844-495-7094

**Anthem HMO**
anthem.com/ca
800-227-3771

**Kaiser HMO**
kaiserpermanente.org
800-464-4000

**Delta Dental**
deltadentalins.com
888-335-8227

**United Concordia**
ucci.com
800-937-6432

**Vision Service Plan (VSP)**
vsp.com
800-877-7195

**Vitality**
powerofvitality.com
877-292-7117

**HealthEquity | Wageworks**
healthequity.com
877-924-3967

**Metlife**
metlife.com/USC
Quality
All our plans offer top-quality services and access to providers. Our goal is to make USC-provided care more affordable and convenient to the Trojan community.

Provider choice
All of our medical plans provide a full range of services and convenient locations. For access to out-of-network providers, you should enroll in the USC PPO Plan.

USC doctors
Enroll in the USC Trojan Care EPO, USC EPO Plus, or the USC PPO Plan to see Keck Medicine of USC world-class physicians providing primary and specialized care.

Cost
Be sure to compare the total costs under each plan. Consider out of pocket costs like deductibles, office visit copays, and prescription copays.

Keeping your current doctor
Unless you’re currently in the Kaiser plan, there’s a good chance your current doctor participates in one of the offered plans. To keep your Kaiser doctor, you must enroll in the Kaiser HMO Plan.

Convenience
Keck Medicine of USC is continually expanding its network of providers throughout Southern California to ensure you find the medical care you need close to home or work.

What’s most important to you?
USC MEDICAL PLANS

USC Trojan Care EPO
- An affordable plan designed for employees who reside in California
- Offers access to Keck Medicine of USC providers and other high quality selected Anthem providers located within six Southern California counties
- No authorization needed to see a specialist
- No out-of-network coverage (except for urgent care and emergencies)
- Access to Lyra Health services providing care for mental/emotional health and Livongo Diabetes Program at no cost to you

Anthem HMO
- An HMO model plan for employees who reside in California
- This plan provides access to Anthem CaliforniaCare HMO provider network
- Requires referral from primary care physician to see a specialist
- No out-of-network coverage (except for emergencies)

USC EPO Plus
- An affordable plan designed for employees residing in California who cover dependents that reside out of state or in Northern California
- Employees and their covered dependents residing in California have access to Keck Medicine of USC providers and other selected Anthem providers within six Southern California counties
- Only dependents who reside out of state or in Northern California also have access to select Anthem Prudent Buyer/BlueCard providers
- No authorization required to see a specialist
- No out-of-network provider coverage (except for urgent care and emergencies)
- Access to Lyra Health services providing care for mental/emotional health and Livongo Diabetes Program at no cost to you

Kaiser HMO
- An HMO model plan for employees who reside in Southern California
- Requires referral from primary care physician to see a specialist
- No out-of-network coverage (except for emergencies)

USC PPO
- Plan offers the most provider choice, but highest cost. Employees and their covered dependents have access to the entire network of providers, regardless of where each individual resides
- Access to Keck Medicine of USC providers
- Access to Anthem Prudent Buyer/BlueCard providers nationwide
- Access to Blue Cross Blue Shield Global® Core Program network providers internationally
- Offers coverage with non-network providers
- No authorization required to see a specialist
- Access to Lyra Health services providing care for mental/emotional health and Livongo Diabetes Program at no cost to you

employees.usc.edu/epo
employees.usc.edu/hmo
employees.usc.edu/epoplus
employees.usc.edu/kaiser-hmo
employees.usc.edu/ppo
All medical plans include no-cost preventive care, prescription drug coverage, and behavioral health and substance use disorder services.

Visit [hconline.healthcomp.com/usc](http://hconline.healthcomp.com/usc) for a plan comparison chart and tool providing plan benefit details.

This is a summary only and does not include all the details, exclusions, or limitations about covered services.

For more details about coverage or costs, contact the HR Service Center at uschr@usc.edu or (213) 821-8100.

*Spousal surcharge may apply.

### Monthly medical plan costs | By annual salary band

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $61,000 or less</td>
<td>$170</td>
<td>$292</td>
<td>$292</td>
<td>$103</td>
<td>$190</td>
</tr>
<tr>
<td>$61,000.01-$120,000</td>
<td>$174</td>
<td>$298</td>
<td>$313</td>
<td>$105</td>
<td>$194</td>
</tr>
<tr>
<td>$120,000.01-$180,000</td>
<td>$183</td>
<td>$313</td>
<td>$313</td>
<td>$110</td>
<td>$204</td>
</tr>
<tr>
<td>$180,000.01-$250,000</td>
<td>$188</td>
<td>$322</td>
<td>$322</td>
<td>$113</td>
<td>$210</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$192</td>
<td>$328</td>
<td>$328</td>
<td>$116</td>
<td>$214</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + ADULT*</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
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</thead>
<tbody>
<tr>
<td>Salary $61,000 or less</td>
<td>$385</td>
<td>$649</td>
<td>$649</td>
<td>$395</td>
<td>$435</td>
</tr>
<tr>
<td>$61,000.01-$120,000</td>
<td>$393</td>
<td>$663</td>
<td>$663</td>
<td>$404</td>
<td>$444</td>
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<tr>
<td>$120,000.01-$180,000</td>
<td>$413</td>
<td>$697</td>
<td>$697</td>
<td>$424</td>
<td>$467</td>
</tr>
<tr>
<td>$180,000.01-$250,000</td>
<td>$425</td>
<td>$717</td>
<td>$717</td>
<td>$437</td>
<td>$481</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$433</td>
<td>$731</td>
<td>$731</td>
<td>$445</td>
<td>$490</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + CHILD(REN)</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $61,000 or less</td>
<td>$307</td>
<td>$520</td>
<td>$520</td>
<td>$351</td>
<td>$394</td>
</tr>
<tr>
<td>$61,000.01-$120,000</td>
<td>$313</td>
<td>$531</td>
<td>$531</td>
<td>$358</td>
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<tr>
<td>$120,000.01-$180,000</td>
<td>$329</td>
<td>$558</td>
<td>$558</td>
<td>$376</td>
<td>$423</td>
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<tr>
<td>$180,000.01-$250,000</td>
<td>$339</td>
<td>$574</td>
<td>$574</td>
<td>$387</td>
<td>$436</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$346</td>
<td>$585</td>
<td>$585</td>
<td>$395</td>
<td>$444</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + ADULT + CHILD(REN)*</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $61,000 or less</td>
<td>$503</td>
<td>$846</td>
<td>$846</td>
<td>$523</td>
<td>$599</td>
</tr>
<tr>
<td>$61,000.01-$120,000</td>
<td>$473</td>
<td>$794</td>
<td>$794</td>
<td>$492</td>
<td>$589</td>
</tr>
<tr>
<td>$120,000.01-$180,000</td>
<td>$540</td>
<td>$908</td>
<td>$908</td>
<td>$561</td>
<td>$643</td>
</tr>
<tr>
<td>$180,000.01-$250,000</td>
<td>$555</td>
<td>$935</td>
<td>$935</td>
<td>$578</td>
<td>$662</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$566</td>
<td>$952</td>
<td>$952</td>
<td>$589</td>
<td>$674</td>
</tr>
</tbody>
</table>
All medical plans include preventive care screenings at no cost to you and prescription drug coverage.

<table>
<thead>
<tr>
<th>Medical coverage</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relative cost per paycheck</td>
<td>$</td>
<td>$</td>
<td>$$$</td>
<td>$</td>
<td>$$</td>
</tr>
<tr>
<td>Primary care physician (PCP) required?</td>
<td>No (But you can save by designating one)</td>
<td>No (But you can save by designating one)</td>
<td>No (But you can save by designating one)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Out-of-network coverage?</td>
<td>Urgent Care and Emergency only</td>
<td>Urgent Care and Emergency only</td>
<td>Yes</td>
<td>Emergency only</td>
<td>Emergency only</td>
</tr>
<tr>
<td>Preventive care cost</td>
<td>$0</td>
<td>$0</td>
<td>Tier 1: $0 Tier 2: $0 Tier 3: 50%+*</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care visit cost</td>
<td>$20 copay ($10 copay with designated PCP)</td>
<td>$20 copay ($10 copay with designated PCP)</td>
<td>Tier 1: $25 copay ($15 copay with designated PCP) Tier 2: $40 copay ($30 copay with designated PCP) Tier 3: 50%+*</td>
<td>$20 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Deductible (individual/family)</td>
<td>$100/$300</td>
<td>$100/$300</td>
<td>Tier 1: $125/$375 Tier 2: $275/$825 Tier 3: $600/$1,800</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Out-of-pocket maximum (individual/family)</td>
<td>$1,000/$3,000</td>
<td>$1,000/$3,000</td>
<td>Tier 1: $1,500/$4,500 Tier 2: $2,500/$7,500 Tier 3: $12,500/$37,500</td>
<td>$1,500/$4,500</td>
<td>$3,000/$6,000</td>
</tr>
</tbody>
</table>

*If you use a Tier 3 (out-of-network) provider, you pay deductible and all charges above 50% of “usual and customary” fees.

Retail Prescription drug coverage (30 day supply)

<table>
<thead>
<tr>
<th>Generic</th>
<th>USC TROJAN CARE EPO</th>
<th>USC EPO PLUS</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand (no generic available)</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>20% of cost ($30 min., $125 max.)</td>
<td>$35 copay (formulary only)</td>
</tr>
<tr>
<td>Brand (generic available)</td>
<td>$70 copay</td>
<td>$70 copay</td>
<td>$70 copay</td>
<td>45% of cost ($50 min., $250 max.)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Specialty drug</td>
<td>$125 copay</td>
<td>$125 copay</td>
<td>$125 copay</td>
<td>Same as above except self-administered injectable drugs $200 (not including insulin)</td>
<td>$35 copay (formulary only)</td>
</tr>
</tbody>
</table>
A healthy you from head to toe. Take care of all of you with Lyra Health, your gateway to emotional and mental well-being.

It's essential to take care of all the important parts of you—especially your mental and emotional well-being. Whatever you’re going through, Lyra can connect you to the right support quickly, easily, and at no cost to you.

Get started by visiting usc.lyrahealth.com, emailing care@lyrahealth.com, or calling 844-495-7094.

What’s included:

Short-term, evidence-based care
Lyra provides care from licensed clinical therapists and mental health coaches whose specific therapy methods are proven effective at relieving symptoms within a short period of time.

Access to available providers and digital care tools
In addition to vetting all Lyra providers for quality and expertise, we also check their availability. Recommended providers are available to see you within two weeks. For support on-the-go, you can also meet via video or tap into digital care tools for an emotional boost anytime, anywhere.

No cost to you
No co-pays and no claims to file. USC covers the cost of benefit-eligible care, up to 25 sessions annually, for USC PPO Plan, USC Trojan Care EPO, and USC EPO Plus enrolled employees and their dependents.
LiveHealth Online is a two-way video consultation appointment conducted with a primary care physician, available to all members enrolled in the USC PPO, USC Trojan Care EPO, and USC EPO Plus Plans.

LiveHealth Online is available within the U.S. year-round, 24/7. During the consultation, physicians can:
- Answer questions
- Make a diagnosis
- Prescribe basic medication

**How it works**

Learn about system requirements by visiting livehealthonline.com.

**Access is simple**

1. Input your subscriber ID number, which begins with NP followed by the 7 digits of your employee ID number (NPXXXXXXX). This can be found on the front of your Plan ID card.

2. Select “Anthem Blue Cross and Blue Shield” when asked which insurance you have.

3. Employees and all covered dependents can access an online doctor visit by creating one LiveHealth Online account per adult. Children use the employee’s account with an individual profile.
Key benefits of the Livongo for Diabetes Program

Living with diabetes?
An advanced technology management tool is now available at no charge.

Livongo for Diabetes is a new kind of Diabetes Management Tool. It offers personalized, relevant, and timely support using a combination of connected technology, digitally delivered health signals, and live, expert coaching.

Livongo users receive actionable insights to help maintain their health and see real, measurable clinical improvements in terms of reduced A1c levels and hypoglycemia.

The program is comprehensive, holistic, and available to USC Trojan Care EPO, USC EPO Plus, and USC PPO Plan members, completely free of charge.

Register at join.livongo.com/USCTROJANS/hi or call 800-945-4355 with code: USCTROJANS

Enroll today and you'll receive:

- A connected glucose meter ($200 value)
- Unlimited strips
- Lancing device, lancets, and carrying case
- Personalized insights with each reading
- 24/7 access to Certified Diabetes Educators
- Free diabetes medicines for those enrolled in the USC Trojan Care EPO, USC EPO Plus, and USC PPO Plans

Member Support 800-945-4355

More than a standard meter
Your meter is connected and automatically uploads your blood glucose readings, as well as providing real-time tips.

Coaching anytime and anywhere
Our coaches are Certified Diabetes Educators who are available anytime via phone, text, or mobile app to give you guidance on your nutrition and lifestyle questions.

Unlimited strips at no cost to you
Get as many strips and lancets as you need, all shipped right to your door, with no hidden costs.
For those enrolled in the USC Trojan Care EPO, USC EPO Plus, and USC PPO Plans, designate a primary care physician for yourself and each of your covered dependents and receive a $10 copay discount each time you visit your primary care physician.

Visit hconline/healthcomp.com/usc to register as a member and designate your primary care physician.

Get a $10 copay discount on your primary care doctor office visit

hconline/healthcomp.com/usc
Dental coverage

Shown is the employee cost for dental plans (salary reduction – pretax dollars)

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental</th>
<th>United Concordia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Biweekly</td>
</tr>
<tr>
<td>Employee</td>
<td>$20</td>
<td>$10</td>
</tr>
<tr>
<td>Employee + adult</td>
<td>$54</td>
<td>$27</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$45</td>
<td>$22.50</td>
</tr>
<tr>
<td>Employee + adult + child(ren)</td>
<td>$91</td>
<td>$45.50</td>
</tr>
</tbody>
</table>

**USC offers two plan choices:** Delta Dental, a PPO that has an annual coverage maximum amount; or United Concordia, a dental HMO. You can compare the details of these choices at employees.usc.edu/dental.

Those enrolled in Delta Dental can access care at the Ostrow School of Dentistry and Faculty Practice located in the Engemann Student Health Center building at University Park Campus (UPC). The annual deductible of $50 per person is waived when teeth cleaning and annual check up exams are provided by this dental office.
You can get comprehensive annual eye exams and contact lens evaluations at USC Roski Eye Institute’s Health Science Campus (HSC) and UPC locations. Designer eyewear can be purchased at the HSC, UPC, and USC Village optical shops. See the Roski website for more locations.

**Other VSP providers**

Visit vsp.com or call 800-877-7195 to find VSP Choice Network providers.

<table>
<thead>
<tr>
<th></th>
<th>Tier 1 USC Roski Eye Institute</th>
<th>Tier 2 VSP network</th>
<th>Tier 3 Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual eye exam</strong></td>
<td>$0 copay</td>
<td>$15 copay</td>
<td>Up to $45 allowance</td>
</tr>
<tr>
<td><strong>Eyeglass frames</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(*every two years)</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>Up to $55 allowance</td>
</tr>
<tr>
<td><strong>Eyeglass lenses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(*every year)</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>Up to $85 allowance</td>
</tr>
<tr>
<td><strong>Progressive lenses</strong></td>
<td>$55–$175 copay (value up to $85)</td>
<td>$55–$175 copay (value up to $85)</td>
<td>Up to $85 allowance</td>
</tr>
<tr>
<td><strong>Contacts exam and lenses</strong></td>
<td>$150 allowance</td>
<td>$150 allowance</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>(*in lieu of glasses, every year)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Only one copay applies when lenses and frames are purchased together.

**Your Cost For Coverage**

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$9.64</td>
</tr>
<tr>
<td><strong>Employee + adult</strong></td>
<td>$13.38</td>
</tr>
<tr>
<td><strong>Employee + child(ren)</strong></td>
<td>$13.62</td>
</tr>
<tr>
<td><strong>Employee + adult + child(ren)</strong></td>
<td>$21.96</td>
</tr>
</tbody>
</table>

Verdugo Hills employees (as well as union-represented employees) should view plan options on their website.
HEALTH ASSESSMENT INCENTIVE PROGRAM

Participate in the health assessment incentive program through Vitality and save up to $40 per month on your medical plan premium. Get started at employees.usc.edu/wellness-benefit.

The Vitality platform is designed to inspire healthy changes and guide you to resources for better health. As you become a frequent user, be on the lookout for wellness opportunities throughout the year.

Save $480 in 2024 by completing both steps during: Jan. 1 through Dec. 15, 2023.

Note: If you are a new hire in 2023, please see next page for separate instructions.

Earn $40 monthly

- Complete online questionnaire
- Complete in-person health screening at your doctor’s office
- Monthly (must be enrolled in a USC-offered medical plan—including Anthem MyChoice Plan)

Your privacy is always protected

No one at USC (other than those involved in your clinical care) will see your online health questionnaire results or in-person health screening. Your results will not affect your eligibility for coverage or the amount you pay (other than the $40/month credit for completing the assessment).

For Vitality website support, contact Vitality Customer Service at (877) 224-7117 or wellness@powerofvitality.com
HEALTH ASSESSMENT INCENTIVE PROGRAM - NEW HIRES ONLY

As a USC new hire in 2023, you have the opportunity to qualify for a $40 per month incentive on your USC enrolled medical plan.

The health assessment incentive process:

• For 2023 incentive, only complete step one outlined below.
  You will earn the incentive the month following completion.

• For 2024 incentive, complete steps one and two outlined below by Dec. 15, 2023.
  Whether you want to eat healthier foods, boost your activity, or manage your stress, USC is here to support you on your journey to better health.

STEP ONE: The quick, confidential Vitality Health Review (VHR) online questionnaire helps you and your doctor identify lifestyle and health habits you can address to improve or maintain your health. It will only take about 20 minutes to complete, and you can save your answers and log back in to finish later.

STEP TWO: Get your Vitality Check done with your doctor, which includes tests for body mass index, cholesterol, and blood sugar. While not absolutely necessary, accuracy of your blood sugar results is increased if you fast (water only) for 12 hours before your screening.

THE CONFIDENTIAL RESULTS: Your health numbers are sent to Vitality to populate your personal feedback report, which you can share with your doctor and use to help improve and maintain your health.

Your partner in wellness for 2023
The Vitality platform is designed to inspire healthy changes and guide you to resources for better health. To participate, follow the steps listed below and on our USC Wellness website at employees.usc.edu/wellness-benefit. Be on the lookout for wellness opportunities throughout the year.

Important dates:
You will receive the $40 per month incentive for 2023 the month following completion of the VHR. The sooner you begin, the sooner you save!

Program period:
Sunday, Jan. 1 through Friday, Dec. 15, 2023.
To earn the $40 per month incentive for 2024, you must complete the VHR and Vitality Check by Dec. 15, 2023.
Note: No retroactive credits provided for periods missed. This credit is not available for covered dependents.

FAQ
What’s in my feedback report?
The feedback report combines your responses and results to return an overall “wellness score” and brief summary of what that means along with your responses, risk factors, and suggestions for ways to improve and maintain your health. The report also includes links to more information and resources, plus a printable lab report and doctor discussion guide.

Is my privacy protected?
Your privacy is protected—always. Combined results from all participating employees provide USC with “big picture” trends to create benefits to help all employees improve and maintain their health. No one at USC who is not involved in your clinical care sees any of your individual results. Your individual results will not affect your eligibility for health care coverage or the amount you pay for your coverage (other than the $40/month credit for completing the two steps outlined).

Powered by Vitality
For Vitality website support, contact Vitality Customer Service at (877) 224-7117 or wellness@powerofvitality.com

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• All 2023 expenses can be submitted to WageWorks beginning on Jan. 1, 2023.
• The $220 incentive reimbursement is subject to taxes, including all federal and state withholding and employment taxes.
• Enrollment is open to all benefits-eligible employees (Excluding Keck Community Hospitals, Local 11, and Las Vegas groups, which have different benefits).
• You must be employed by USC both at the time the expense is incurred and when your claim is approved by WageWorks to receive the reimbursement to your paycheck.
• Check your reimbursement status anytime online at the WageWorks site.
• Current WageWorks users can access all benefits using their existing username and password.
• To view the eligible fitness items, log in to your profile at WageWorks.com. Click USC Fitness Incentive and locate the link to the eligible list.

Q&A

How do I receive reimbursement?

From your WageWorks account, fill out the claim form and include appropriate documentation of payment. Once complete, submit online or via fax or mail as indicated on the form. (See “Required Supporting Documents To Process A Claim” in the right column.)

When can I submit a claim form?

You have 60 days after the end of the calendar year the expense was incurred to submit a reimbursement request for eligible expenses.

What if my claim is for dates of service which cross the calendar year?

For claims that cross over into 2024, participants must resubmit a claim form.

If you have questions, please contact WageWorks Member Services at 877-924-3967.

A healthier lifestyle pays off

Get up to $220 reimbursement for eligible wellness activities through WageWorks.

USC’s Fitness Incentive program is designed to encourage and support your healthy lifestyle. The program offers participants a reimbursement up to $220 per year for eligible wellness activities including gym membership fees, fitness classes, and much more. New to WageWorks? Take a moment to register and create an account to view the complete list of eligible expenses. Learn more and join at WageWorks.com.
A single membership lets you access gyms and studios, live-streamed classes, personal training, wellness apps, and an array of on-demand fitness content.

**Three steps to get started:**

1. **Register**
   - **Create your free account**
     Sign up with your primary work email address on the Gympass App or at gympass.com/us/usc-us. You will also need your 7-digit employee ID number.

2. **Choose your plan**
   - **Find gyms and wellness partners**
     Select the plan that includes the options of interest to you. Once activated, the gyms and partners available to you will be displayed when you are logged in.

3. **Start using Gympass**
   - **Begin exploring the wellness options available**
     Access gyms and studios, sign up for a live class, download a wellness app, or book your first 1:1 virtual personal training session.

   **You can choose a different workout, location, or digital offering every day!**

**Choose your plan up to 70% off!**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Normal price per month</th>
<th>You pay per month plus tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starter</td>
<td>$40</td>
<td>$11.99</td>
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<tr>
<td>Basic</td>
<td>$70</td>
<td>$30.99</td>
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<tr>
<td>Bronze</td>
<td>$100</td>
<td>$55.99</td>
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<tr>
<td>Silver</td>
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<td>$239.99</td>
</tr>
<tr>
<td>Diamond</td>
<td>$450</td>
<td>$279.99</td>
</tr>
</tbody>
</table>

No lock-ins. Cancel your membership right in your app.

**Gympass**

For questions, visit help.gympass.com to find answers to FAQs or chat with a Gympass representative.

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1. **1:1 Personal Training**
   - Explore virtual personal training options for a variety of activities such as yoga, HIIT, nutrition, and more!

2. **Wellness Apps**
   - Filter through the list of partner apps—including Lifesum (Nutrition), Strava (Run Tracking), Calm (Meditation), iFeel (Therapy), and more!

3. **Live Classes**
   - Go to the live class section and browse through available classes, gyms, and activities.

4. **Gyms/Studios**
   - 10,000+ gyms and studios available across hundreds of cities—including Crunch, Barry’s Bootcamp, and Soul Cycle.

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**How do I sign up my dependents?**

Once you enroll and activate your plan, click **Add a Dependent** on your homepage. Enter their information and they will receive a welcome email from Gympass.

**My favorite gym isn’t part of the network. Can you add it?**

We take referrals! Our Gym Partnerships team is constantly working to grow our network. Submit your referral via your Gympass account by clicking on **Profile** and then **Refer a gym**. Fill out the required fields and we will update you if it’s added to our network.

**How do I change or cancel my plan? Is there a charge?**

There is no enrollment fee or minimum contract length. You can make changes to your plan at any time by logging into your account and following these easy steps: select **Profile > Plan Management > Change, Pause or Cancel Plan**. If you need assistance or have questions, go to the Help Center within the app to chat with a Gympass representative. The active plan at the time of cancellation will continue through the end of the monthly billing cycle.

**What gyms/studios are near me?**

Head to digital.gympass.com/usactivation to find the facilities near you available in each Gympass plan.
MEMBER PORTAL

Consolidated member health site
This single-source site allows you to:
- search for network providers
- download member forms
- easily compare medical, dental, and vision plan options

Consolidated member health site:
hconline.healthcomp.com/usc

Find out more
USC Additional and Voluntary Benefits
USC offers two types of Flexible Spending Accounts (FSA) in which employees can participate. These accounts help employees save money by using tax-free dollars to pay for qualified expenses throughout the year. There are many benefits of using an FSA:

- **It saves you money.** You can set aside tax-free money to pay for qualified expenses.
- **It’s a tax-saver.** Since your taxable income is decreased by your contributions, you’ll pay less in taxes.
- **It is flexible.** You can use Health Care FSA funds on qualified expenses at any time during the plan year.

### Health Care FSA (FSA)
Health Care FSAs allow you to pay for qualified health care expenses with pre-tax dollars.

**What can a Health Care FSA be used for?**
- Medical plan deductibles
- Most insurance copays
- Prescription drugs
- Some OTC medications – with a prescription
- Vision exams, eyeglasses, and contact lenses
- Laser eye surgery
- And more!


<table>
<thead>
<tr>
<th>Health FSA</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Contribution Limit</td>
<td>$100 minimum; $3,050 maximum</td>
</tr>
</tbody>
</table>

**FSA Money “Use It or Lose It” Rule**
You cannot stockpile money in your FSA. You should only contribute the amount of money you expect to pay out of pocket that year. You can only carry over $610 from the Health FSA to the following year; Dependent Care FSA does not allow for carry over funds. **If you do not use it, you lose it.**

Services must be provided in 2023 and submitted for reimbursement to HealthEquity by Mar. 31, 2024.

### Dependent Care FSA (DCFSA)
Dependent Care FSAs allow you to pay for qualified dependent care expenses with pre-tax dollars. It does not allow for carry over funds. If you do not use it, you lose it.

**What can a Dependent Care FSA be used for?**
- Daycare
- Before and after school care
- Elder care
- Day camp

<table>
<thead>
<tr>
<th>Dependent Care FSA</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Contribution Limit*</td>
<td>$100 minimum; $2,500 maximum; $5,000 maximum</td>
</tr>
</tbody>
</table>

*Special Limits to the Dependent Care FSA for Highly Compensated Faculty and Staff (HCE): For the 2023 calendar year, an employee who earns more than $135,000 is considered an HCE. Earnings subject to the $135,000 threshold include all pre-tax W2 wages, before qualified pre-tax deductions such as employee contributions to benefits, qualified pre-tax withholdings, or retirement plan deferrals.

If you are an HCE, your Dependent Care FSA deduction may not exceed $3,600 per family for a married couple filing jointly or for a single parent. For an HCE married person filing separately, the limit is $2,500.

You cannot transfer funds between the Healthcare FSA and Dependent Care FSA.
Life insurance protects your loved ones financially in the event of your death. Accidental death and dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a covered accident.

### Basic Life/AD&D
- **Benefit Amount**
  - Employee: $50,000
- **Benefit Cost**
  - 100% USC-paid

### Voluntary Life/AD&D

<table>
<thead>
<tr>
<th>For You*+</th>
<th>$10,000 to $2,500,000 in $10,000 increments</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Your Spouse / Domestic Partner*+</td>
<td>$5,000 to $250,000 in $5,000 increments, the lesser of 100% of your coverage amount or $250,000</td>
</tr>
<tr>
<td>For Your Dependent Children*</td>
<td>$5,000 to $25,000 in $5,000 increments, the lesser of 100% of your coverage amount or $25,000</td>
</tr>
</tbody>
</table>

### Benefit Cost
- Employee-paid

### Definition of “Eligible Dependents”
- Spouse / Domestic Partner
- Child – dependent children, ages from birth to 26 years old, are eligible for coverage.

### Important – Please Read!
- New Enrollees must be actively at work on the effective date for coverage to be in effect. If not, enrolled coverage will become effective upon return to Active at Work/eligible status.
- Dependents must not be confined to a hospital on the effective date, or at home for any medical reason, or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective.
- It is the responsibility of the employee to ensure dependents are eligible for coverage under these policies. Please refer to the policy certificate or HR for more information.

Please review the full plan documents for plan details including exclusions and limitations. This plan highlight is a summary provided to help you understand your insurance coverage. Details may differ from state to state. If the terms of this plan summary or your certificate differ from your policy, the policy will govern.

Benefits may be reduced for employees over age 65 per ADEA.

Remember to update your beneficiaries.

Designating a beneficiary ensures your insurance benefits are distributed properly.

We encourage you to review your beneficiary designations yearly, or especially after a life event, such as marriage, divorce, birth of a child, etc.

### How to Apply*

You may apply for life insurance coverage quickly and securely online using Workday. Click the Workday icon on the Employee Gateway at https://employees.usc.edu.

Note: If you do not wish to make a change to your coverage, no action is required.

*All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife’s underwriting rules, and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage (even if you answered “no” to the health questions). AD&D pays a beneficiary for loss of life or dismemberment resulting from a covered accidental bodily injury. Your beneficiary may receive up to 100% of the AD&D amount if you die as a result of a covered accidental injury. You may receive an accidental dismemberment benefit for losses to a hand, a foot, or the sight of an eye due to an accidental injury. See the policy for the exact schedule of losses and benefits.

+Newly eligible employees can elect up to $500,000 in employee voluntary life insurance and up to $50,000 in dependent spouse/domestic partner coverage without answering any health questions.
VOLUNTARY BENEFITS  Accident, Critical Illness, Hospital Indemnity, and Legal Insurance through MetLife

Your financial confidence goes well beyond health coverage, which is why we have made various enhanced coverage options available to you through MetLife. You can enjoy the same feeling of confidence provided by health insurance to other aspects of your life. Together, the complementary benefits you choose help to provide protection for what matters most to you.

Accident Insurance

Be better prepared when the unexpected happens

Accidents can happen at any time, and treatment can knock a household budget off course. MetLife accident insurance payments are made directly to you, not your healthcare provider, so you can use the money however you want. More than 150 events are covered under this plan, in addition to any benefits your medical plan may pay. This plan includes a wellness benefit that pays you $60 for completing one of a number of preventive health care activities (completing USC’s health assessment is one of them).

For more information, visit www.metlife.com/USC

Critical Illness Insurance

Help protect your family’s finances

A critical illness in the family can be a scary and uncertain time. A lump-sum payment—one convenient payment all at once—paid directly to you, means one less worry. What’s more, covered conditions include heart attack, cancer, and stroke, among others. This plan includes a wellness benefit that pays you $50 for completing one of a number of preventive health care activities, but if you have critical illness insurance only, and complete a mammogram, the plan pays you $200.

For more information, visit www.metlife.com/USC

Hospital Indemnity Insurance

Protect yourself from expensive hospital stays

Hospitalization can be expensive, and hospital indemnity insurance provides a direct lump-sum payment—one convenient payment all at once—if you or a family member are hospitalized. Because MetLife makes the payment to you, not your healthcare provider, you can use the money any way you see fit. This plan includes a wellness benefit that pays you $50 for completing one of a number of preventive health care activities (completing USC’s health assessment is one of them).

For more information, visit www.metlife.com/USC

Legal Insurance

Low-cost access to legal coverage is available from MetLife Legal Plans. For $15.74 a month, you, your spouse, and dependents get legal assistance for some of the most frequently needed personal legal matters—with no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year. You must enroll in the plan within 30 days of your employment at USC or wait until the next open enrollment. The plan provides unlimited, confidential telephone advice and office consultation, giving you the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded matters, even if the matter is not fully covered under the plan.

Some of the services provided include:
• Purchase, sale, or refinancing of a primary residence
• Wills and estate planning
• Deed preparation and immigration assistance
• Debt matters and identity theft defense
• Civil litigation defense
• Identity management services
• Guardianship or conservatorship (Contested)
• Home equity loans (Second or Vacation Home)
• Refinancing of residence (Second or Vacation Home)
• Sale or purchase of residence (Second or Vacation Home)
• Attorney services for non-covered matters – 4 hours max.

For more information, visit www.metlife.com/USC/legal-plans
**ADDITIONAL VOLUNTARY BENEFITS**

**NEW 2023 Identity & Fraud Protection powered by AURA**

Keep your and your family’s identity(ies) secure with monitoring and alerts if there are threats to your personal information—like your bank accounts, credit, Social Security Number, IDs, etc.

- **Identity Theft Protection** Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit file, Social Security Number, IDs, and more—are detected.

- **Financial Fraud Protection** Get alerted to new inquiries about your credit file, suspicious transactions on your bank accounts, and changes to your home or car title.

- **Privacy and Device Protection** Shop, bank, and work online more safely and privately with safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam like robocalls, robotexts, and more.

- **Customer Service** Get 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide case management services to victims of fraud.

For more information, visit www.metlife.com/USC

**Coming soon – Spring 2023:**

**Pet Insurance that fits your needs and your budget**

Please look for program details and enrollment information in Spring of 2023.

With MetLife Pet Insurance, you can purchase MetLife coverage for your four-legged dependents.

- Flexible product offerings with straightforward pricing options and customizable limits
- Deductible savings—your pet’s deductible decreases if you go claim-free in a policy year
- Quick 3-step enrollment and hassle-free claims experience—most claims are processed within 10 days
- Multi-channel support options—staffed by caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years

Watch: Identity & Fraud Protection powered by AURA

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