



# 2024

## BENEFITS GUIDE

At USC, we provide a wide range of benefit options for you and your loved ones.



**USC** University of  
Southern California



[employees.usc.edu](https://employees.usc.edu)



213-821-8100



[uschr@usc.edu](mailto:uschr@usc.edu)

## Table of contents

- 1** Plan Contact Information
- 2** Tips for Choosing a Medical Plan
- 3** USC Medical Plans
- 4** Medical Plan Costs
- 5** Choosing the Medical Plan for You
- 6** LiveHealth Online
- 7** Livongo Diabetes Management
- 8** Lyra Health
- 9** Primary Care Copay Discount
- 10** Dental Plans
- 11** Vision Plan
- 12** Health Assessment Incentive Program
- 13** Health Assessment Incentive Program —  
New hires only
- 14** Fitness Incentive Program
- 15** USC Additional and Voluntary Benefits
- 16** Flexible Spending Accounts (FSAs)
- 17** Life/AD&D
- 18** Disability Insurance
- 19** Voluntary Benefits
- 20** Additional Voluntary Benefits



# Plan Contact Information

**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](https://employees.usc.edu/health-benefits) for resources to help you make your health benefits selections.

Visit [employees.usc.edu/benefits-perks/benefits-eligibility](https://employees.usc.edu/benefits-perks/benefits-eligibility) for information about benefit program eligibility.

If you have remaining questions about benefits or enrolling, contact the HR Service Center at [uschr@usc.edu](mailto:uschr@usc.edu) or 213-821-8100.

## Contact Information

### Anthem HMO

[anthem.com/ca](https://anthem.com/ca)  
800-227-3771

### Delta Dental

[deltadentalins.com](https://deltadentalins.com)  
888-335-8227

### HealthEquity | Wageworks

[healthequity.com](https://healthequity.com)  
877-924-3967

### Kaiser HMO

[kaiserpermanente.org](https://kaiserpermanente.org)  
800-464-4000

### LiveHealth Online

[livehealthonline.com](https://livehealthonline.com)  
888-548-3432

### Livongo

[join.livongo.com/usctrojans/hi](https://join.livongo.com/usctrojans/hi)  
800-945-4355

### Lyra Health

[lyrahealth.com](https://lyrahealth.com)  
844-495-7094

### Metlife

[metlife.com/USC](https://metlife.com/USC)

### United Concordia

[ucci.com](https://ucci.com)  
800-937-6432

### USC PPO

[hconline.healthcomp.com/usc](https://hconline.healthcomp.com/usc)  
855-727-5267

### Navitus (Prescription Drugs)

[benefitplans.navitus.com/usc](https://benefitplans.navitus.com/usc)  
855-673-6504

### USC Trojan Care EPO

[hconline.healthcomp.com/usc](https://hconline.healthcomp.com/usc)  
855-727-5267

### Navitus (Prescription Drugs)

[benefitplans.navitus.com/usc](https://benefitplans.navitus.com/usc)  
855-673-6504

### Vision Service Plan (VSP)

[vsp.com](https://vsp.com)  
800-877-7195

### Vitality

[powerofvitality.com](https://powerofvitality.com)  
877-224-7117



## Making every step of the journey count



### 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 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 costs like deductible, office visit copays, prescription copays, and maximum out-of-pocket.



### 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.



## 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
- Dependents who reside out of state or in Northern California have access to select Anthem Prudent Buyer/BlueCard providers
- No authorization needed to see a specialist
- No out-of-network coverage (except for urgent care and emergencies)  
Examples of out-of-network providers include, but are not limited to, UCLA Health hospitals, their physicians and any of its affiliates, Cedars Sinai Medical Center, their physicians and any of its affiliates, and City of Hope.
- Access to Lyra Health services providing care for mental/emotional health and Livongo Diabetes Program at no cost to you

[employees.usc.edu/epo](https://employees.usc.edu/epo)

## 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/ppo](https://employees.usc.edu/ppo)

## 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)

[employees.usc.edu/hmo](https://employees.usc.edu/hmo)

## 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)

[employees.usc.edu/kaiser-hmo](https://employees.usc.edu/kaiser-hmo)

# Medical Plan Costs

All medical plans include no-cost preventive care, prescription drug coverage, and behavioral health and substance use disorder services.

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

## Monthly medical plan costs | By annual salary band

	USC TROJAN CARE EPO		USC PPO		ANTHEM HMO		KAISER HMO	
	without incentive	with incentive	without incentive	with incentive	without incentive	with incentive	without incentive	with incentive
<b>Employee</b>								
Salary \$68,000 or less	\$186	\$146	\$327	\$287	\$101	\$61	\$225	\$185
\$68,000.01-\$133,000	\$190	\$150	\$334	\$294	\$116	\$76	\$230	\$190
\$133,000.01-\$200,000	\$200	\$160	\$351	\$311	\$122	\$82	\$242	\$202
\$200,000.01-\$250,000	\$208	\$168	\$365	\$325	\$127	\$87	\$251	\$211
More than \$250,000	\$212	\$172	\$372	\$332	\$130	\$90	\$256	\$216
<b>Employee + adult*</b>								
Salary \$68,000 or less	\$421	\$381	\$725	\$685	\$435	\$395	\$513	\$473
\$68,000.01-\$133,000	\$430	\$390	\$740	\$700	\$444	\$404	\$524	\$484
\$133,000.01-\$200,000	\$452	\$412	\$778	\$738	\$467	\$427	\$551	\$511
\$200,000.01-\$250,000	\$470	\$430	\$809	\$769	\$485	\$445	\$572	\$532
More than \$250,000	\$478	\$438	\$824	\$784	\$495	\$455	\$583	\$543
<b>Employee + child(ren)</b>								
Salary \$68,000 or less	\$335	\$295	\$580	\$540	\$387	\$347	\$466	\$426
\$68,000.01-\$133,000	\$342	\$302	\$593	\$553	\$395	\$355	\$475	\$435
\$133,000.01-\$200,000	\$360	\$320	\$623	\$583	\$415	\$375	\$500	\$460
\$200,000.01-\$250,000	\$374	\$334	\$648	\$608	\$431	\$391	\$519	\$479
More than \$250,000	\$381	\$341	\$660	\$620	\$440	\$400	\$529	\$489
<b>Employee + adult + child(ren)*</b>								
Salary \$68,000 or less	\$549	\$509	\$942	\$902	\$576	\$536	\$705	\$665
\$68,000.01-\$133,000	\$561	\$521	\$962	\$922	\$588	\$548	\$720	\$680
\$133,000.01-\$180,000	\$590	\$550	\$1,012	\$972	\$618	\$578	\$757	\$717
\$180,000.01-\$250,000	\$613	\$573	\$1,052	\$1,012	\$642	\$602	\$787	\$747
More than \$250,000	\$624	\$584	\$1,071	\$1,031	\$654	\$614	\$801	\$761

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](mailto:uschr@usc.edu) or 213-821-8100.

\*Spousal surcharge may apply.

# Choosing the Medical Plan for You

All medical plans include preventive care screenings at no cost to you and prescription drug coverage.

Medical coverage	USC TROJAN CARE EPO	USC PPO	ANTHEM HMO	KAISER HMO
Relative cost per paycheck	\$	\$\$\$	\$	\$\$
Primary care physician (PCP) required?	No (But you can save by designating one)	No (But you can save by designating one)	Yes	Yes
Out-of-network coverage?	Urgent Care and Emergency only	Yes	Emergency only	Emergency only
Preventive care cost	\$0	Tier 1: \$0 Tier 2: \$0 Tier 3: 50%+*	\$0	\$0
Primary care visit cost	\$25 copay (\$15 copay with designated PCP)	Tier 1: \$25 copay (\$15 copay with designated PCP) Tier 2: \$40 copay (\$30 copay with designated PCP) Tier 3: 50%+*	\$20 copay	\$25 copay
Deductible (individual/family)	\$125/\$375	Tier 1: \$125/\$375 Tier 2: \$300/\$900 Tier 3: \$750/\$2,250	\$0	\$0
Out-of-pocket maximum (individual/family)	\$1,500/\$4,500	Tier 1: \$1,500/\$4,500 Tier 2: \$3,000/\$9,000 Tier 3: \$12,500/\$37,500	\$1,500/\$4,500	\$3,000/\$6,000

\*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)

Generic	\$5 copay	\$5 copay	\$10 copay	\$15 copay
Brand (no generic available)	\$25 copay	\$25 copay	20% of cost (\$30 min., \$125 max.)	\$35 copay (formulary only)
Brand (generic available)	\$70 copay	\$70 copay	45% of cost (\$50 min., \$250 max.)	Not covered
Specialty drug	\$125 copay	\$125 copay	Same as above except self-administered injectable drugs \$200 (not including insulin)	\$35 copay (formulary only)

# LiveHealth Online

LiveHealth Online is a two-way video consultation appointment conducted with an on-demand healthcare provider, available to all members enrolled in the USC Trojan Care EPO and USC PPO Plans.

LiveHealth Online is available within the U.S. year-round, 24/7. During the consultation, healthcare providers can:

- Answer questions
- Make a diagnosis
- Prescribe basic medication

Learn about system requirements by visiting [livehealthonline.com](https://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.



# Livongo Diabetes Management

## Key benefits of the Livongo for Diabetes Program



### More than a standard meter

Your meter is connected and automatically uploads your blood glucose readings, as well as provides 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.

## 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 and USC PPO Plan members, completely free of charge.

Register at [join.livongo.com/USCTROJANS/hi](https://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 and USC PPO Plans

**\$0**

and **FREE** delivery

**Livongo**  
by Teladoc Health

Member Support 800-945-4355





## A healthy you from head to toe. Take care of all of you with Lyra Health, your gateway to emotional and mental well-being.

Your mental health and well-being is important at every stage of life. 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](https://usc.lyrahealth.com), emailing [care@lyrahealth.com](mailto:care@lyrahealth.com), or calling 844-495-7094.



### Easy sign-up

Create an account using our secure, confidential online tool.

### Coaching anytime and anywhere

Tell us about yourself, and we'll offer options personalized to you.

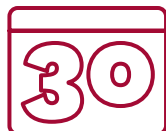


### Convenient options

Choose from therapy, coaching, or self-care apps.

### Quick scheduling

Schedule an appointment online or by calling the provider directly.



## 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 Trojan Care EPO and USC PPO Plan enrolled employees and their dependents.



## Primary Care Copay Discount

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](https://hconline.healthcomp.com/usc) to register as a member and designate your primary care physician.

\*\$10 copay discount is applicable only for those enrolled in the USC Trojan Care EPO and USC PPO Plans

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

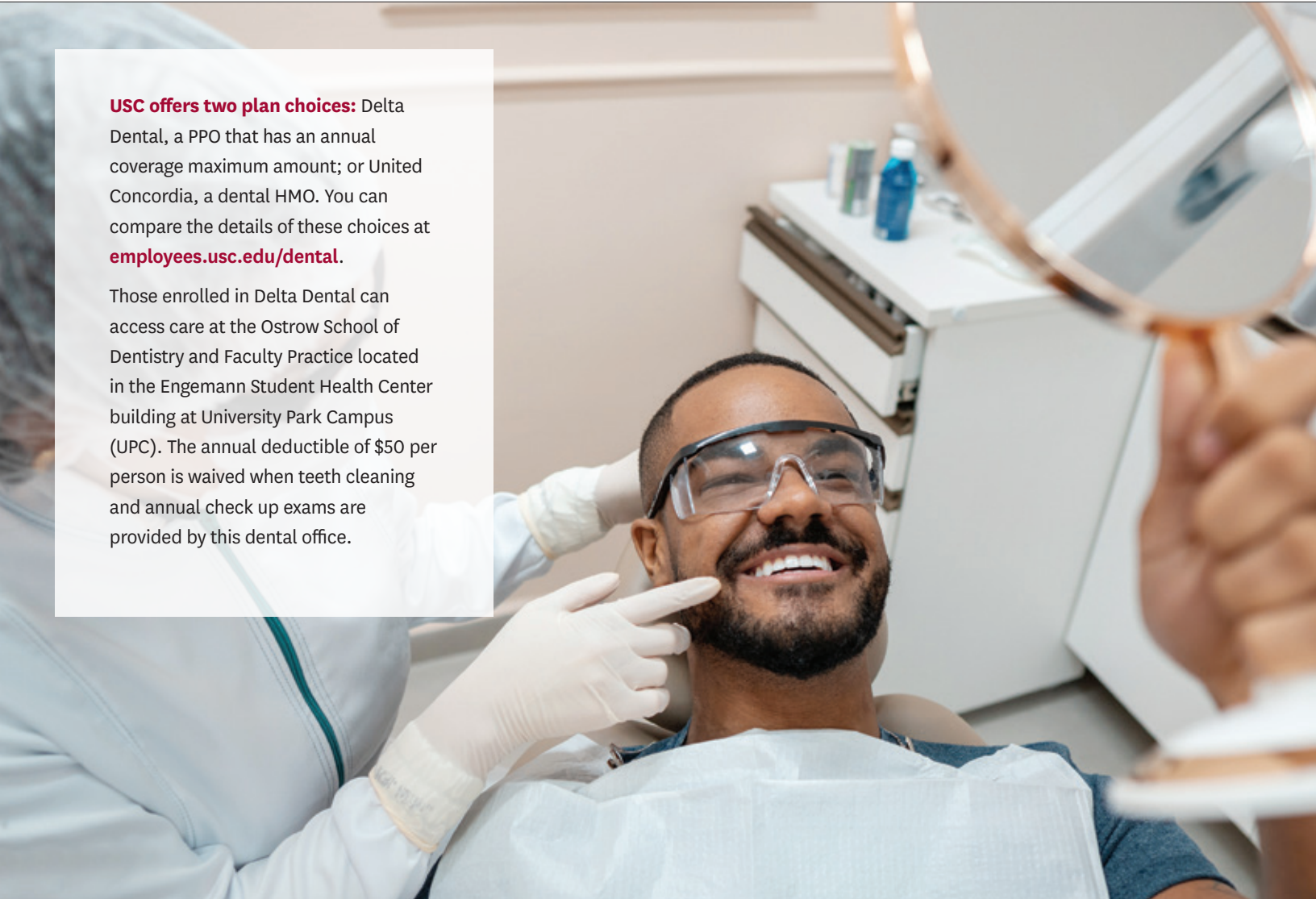
[hconline.healthcomp.com/usc](https://hconline.healthcomp.com/usc)



# Dental Plans

**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](https://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.



## Dental coverage

*Shown is the employee cost for dental plans*

	Delta Dental		United Concordia	
	Monthly	Biweekly	Monthly	Biweekly
<b>Employee</b>	\$20	\$10	\$7	\$3.50
<b>Employee + adult</b>	\$54	\$27	\$15	\$7.50
<b>Employee + child(ren)</b>	\$45	\$22.50	\$15	\$7.50
<b>Employee + adult + child(ren)</b>	\$91	\$45.50	\$25	\$12.50

# Vision Plan

**Vision Service Plan offers three coverage tiers.** You can use Tier 1 USC Roski providers and Tier 2 VSP network providers. Tier 3 (Non-VSP) providers are available at reduced benefits.

## Eye care and eyewear at USC Roski Eye Institute

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](http://vsp.com) or call 800-877-7195 to find VSP Choice Network providers.

	Tier 1 USC Roski Eye Institute	Tier 2 VSP network	Tier 3 Out of network
<b>Annual eye exam</b>	\$0 copay	\$15 copay	Up to \$45 allowance
<b>Eyeglass frames*</b> <i>(every two years—including non-prescription blue light and UV glasses)</i>	\$25 copay	\$25 copay	Up to \$55 allowance
<b>Eyeglass lenses*</b> <i>(every year)</i>	\$25 copay	\$25 copay	Up to \$85 allowance
<b>Progressive lenses*</b>	\$55-\$175 copay	\$55-\$175 copay	Up to \$85 allowance
<b>Contacts exam and lenses*</b> <i>(in lieu of glasses, every year)</i>	\$150 allowance	\$150 allowance	\$150 allowance

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



Your Cost For Coverage	Monthly
<b>Employee</b>	\$9.64
<b>Employee + adult</b>	\$13.38
<b>Employee + child(ren)</b>	\$13.62
<b>Employee + adult + child(ren)</b>	\$21.96

Keck Community Hospitals, Local 11 and Las Vegas groups may have different vision plan options.

## Save \$480 on medical plan premiums in 2025

Earn your incentive by achieving Silver status with Vitality®. Benefits-eligible employees have from **Jan. 1, 2024–Dec. 13, 2024** to achieve Silver status.



### Choose your own path to earning rewards

#### Two paths to achieving Silver status (2,500 total points)

1. Complete the annual online Vitality Health Review® (VHR) and in person Vitality Check™.
- OR**
2. Complete the annual online VHR and earn points by completing Vitality activities you enjoy doing or want to learn more about.

**DON'T FORGET!** The 2024 program period deadline is **Friday, Dec. 13, 2024.**

The program is confidential. Your privacy is protected—always. No one at USC who is not involved in your clinical care sees any of your individual results.

For Vitality website support, contact Vitality Customer Service at **877-224-7117** or [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com).

Vitality and Vitality Health Review are registered trademarks of Vitality Group International, Inc. Vitality Check is a trademark of Vitality Group International, Inc.

### Get started

Visit the USC Employee Gateway website, or scan the QR below, to learn more and connect directly to Vitality using SSO.



Powered by Vitality



## Save this year and qualify for next year!

As a USC new hire in 2024, you can qualify for a **\$40 per month incentive\*** on your USC enrolled medical plan.

### Save this year:

**Save \$40 per month in 2024**

Complete the quick and easy, confidential **Vitality Health Review® (VHR) on Vitality®**.

You'll receive the \$40 per month incentive the month following completion of the VHR.



### To qualify for next year:

#### Save \$480 on medical plan premiums in 2025

Benefits-eligible employees have from Jan. 1, 2024–Dec. 13, 2024 to achieve Silver status.

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### Get started

Visit the **USC Employee Gateway website**, or scan the QR below, to learn more and connect directly to Vitality using SSO.



Powered by Vitality



# Fitness Incentive Program

- All 2024 expenses can be submitted to WageWorks beginning on Jan. 1, 2024.
- The \$220 incentive reimbursement is subject to taxes, including all federal and state withholding and employment taxes.
- Program 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 on 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.



## A healthier lifestyle pays off

USC's Fitness Incentive program is designed to encourage and support your healthy lifestyle. The program offers participants a **reimbursement of up to \$220 per year** for eligible wellness activities, including gym membership fees, fitness classes, and much more through HealthEquity/WageWorks.

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](https://www.wageworks.com).

## 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.) Reimbursement will be provided on your paycheck.

### 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 2025, participants must resubmit a claim form.

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

## Submitting your claim is simple

Go to [WageWorks.com](https://www.wageworks.com).



**Use EZ Receipts Mobile App.** Use EZ Receipts Mobile App to submit fitness "Pay Me Back" claims. To learn more about the EZ Receipts App, go to [wageworks.com/myezreceipts](https://www.wageworks.com/myezreceipts).



**Required supporting documents to process a claim.** Documentation may be a scanned receipt, credit card/bank statement, document on fitness club letterhead, or other official documentation providing it has: 1. Employee's name, 2. name of the service provider, 3. description of service, 4. payment amount (cost), and 5. service date/period.



**Eligibility review.** Your submitted expense receipt will be reviewed for eligibility. Payment for approved claims will appear on the next paycheck, which is typically one to two payroll cycles after approval. 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 on your paycheck.

**USC** Additional and  
Voluntary Benefits



USC offers two types of Flexible Spending Accounts (FSA) in which employees can participate and use 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!

See [www.irs.gov](http://www.irs.gov) regarding eligible expenses. Log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) for a complete list of eligible healthcare expenses.

Health FSA	2024
<b>Annual contribution limit</b>	<b>\$100 minimum; \$3,050 maximum</b>

#### 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 2024 and submitted for reimbursement to HealthEquity by Mar. 31, 2025.**

### 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— up to age 13
- Before and after school care— up to age 13
- Elder care— must be claimed as dependent on annual tax return
- Day camp— up to age 13

Dependent Care FSA	2024
<b>Annual contribution limit*</b>	
Minimum annual contribution	<b>\$100 minimum;</b>
Married and filing separately	<b>\$2,500 maximum;</b>
Single or married and filing jointly	<b>\$5,000 maximum</b>

\*Special Limits to the Dependent Care FSA for Highly Compensated Faculty and Staff (HCE): For the 2024 calendar year, an employee who earns more than \$150,000 is considered an HCE. Earnings subject to the \$150,000 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	
<b>Benefit amount</b>	Employee: \$50,000
<b>Benefit cost</b>	100% USC-paid
Voluntary Life/AD&D	
<b>For you*+</b>	\$10,000 to \$2,500,000 in \$10,000 increments
<b>For your spouse/domestic partner*+</b>	\$5,000 to \$250,000 in \$5,000 increments, the lesser of 100% of your coverage amount or \$250,000
<b>For your dependent children*</b>	\$5,000 to \$25,000 in \$5,000 increments, the lesser of 100% of your coverage amount or \$25,000
<b>Benefit cost</b>	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, 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 [employees.usc.edu](http://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.

# Disability Insurance

Disability insurance is designed to replace income when an employee is medically certified as unable to work due to an injury or medical condition.



## Short Term Disability Insurance

Short-term disability insurance provides up to 52 weeks of coverage, after a seven-day unpaid waiting period. California faculty and staff are automatically enrolled in the California State Disability Insurance.

If preferred, benefits-eligible faculty and staff may choose to instead enroll in USC’s Basic Short Term Disability insurance that provides the same amount of coverage as well as additional benefits:

- Participants of the USC Basic Short Term Disability plan generally receive a greater benefit than they would under California State Disability Insurance.
- Only participants of the USC Basic Short Term Disability plan may choose to enhance their coverage by also electing the USC Supplemental Short Term Disability plan.

## Supplemental Disability

Supplemental Disability insurance provides a larger percentage of base wages for up to 52 weeks. Eligibility to enroll begins after 12 months of active benefits-eligible employment and is only available when already enrolled in USC Basic Short Term Disability insurance.

## Short Term and Supplemental Disability insurance rates and benefits

	CA State Disability	USC Basic	USC Supplemental
<b>Benefit cost</b>	0.9% of wages	0.9% of wages	0.3% of wages
<b>Maximum taxable wage</b>	\$153,164	\$153,164	n/a
<b>Maximum annual contribution (pre-tax)</b>	\$1,378.48	\$1,378.48	n/a
<b>Benefit amount</b>	60-70% of wages earned 5-18 months prior to the start of disability leave	70% of base weekly pay	100% of weekly pay for up to 10 weeks (one week per year of service) then 80% of weekly pay
<b>Maximum benefit</b>	\$1,620/week	\$2,062/week	n/a
<b>Duration</b>	52 weeks	52 weeks	52 weeks
<b>Waiting period</b>	7 days	7 days	7 days

## Long Term Disability insurance

Long Term Disability insurance begins after 52 weeks of Short Term Disability insurance. To ensure that Trojan faculty and staff are financially protected, USC provides — at no cost — Long Term Disability insurance through MetLife for all eligible faculty and staff.

With Long Term Disability insurance, financial protection includes:

- Income replacement on a partial or full disability basis
- Coverage that could replace up to 60 percent of their income up to \$15,000 per month
- Monthly payments made directly to the employee’s

## 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](http://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 several 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](http://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](http://www.metlife.com/USC)

### Legal Insurance

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.

MetLife Legal 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](http://www.metlife.com/USC/legal-plans)

## Additional Voluntary Benefits



### MetLife 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.



**Watch:** Identity & Fraud Protection powered by AURA

- **Identity Theft Protection** Keep your identity secure with proactive monitoring and alerts of threats to your personal information.
- **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.
- **24/7 Customer Service** Receive customer support anytime for account, technical, or billing questions. Plus, resolution specialists provide case management services to victims of fraud.

For more information, visit [www.metlife.com/USC](http://www.metlife.com/USC)

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

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

For more information, visit [www.metlife.com/USC](http://www.metlife.com/USC)

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