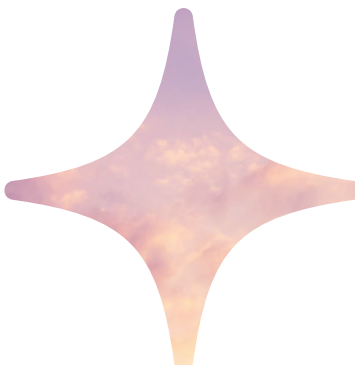


# 2025 Benefits Guide

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





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# 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.

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 MyChoice HMO**

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

### **Delta Dental**

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

### **HealthEquity**

[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

### **OptumRx (Prescription Drugs)**

[welcome.optumrx.com/usc](https://welcome.optumrx.com/usc)  
855-205-3931

### **USC Trojan Care EPO**

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

### **OptumRx (Prescription Drugs)**

[welcome.optumrx.com/usc](https://welcome.optumrx.com/usc)  
855-205-3931

### **Vision Service Plan (VSP)**

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

### **Vitality®**

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



# Eligibility Summary



Faculty and staff working at least 50% FTE are eligible to enroll in benefits and may participate in many programs. Benefits-eligible faculty and staff may also enroll eligible dependents:

Dependent Type	Definition	Required verification document
<b>Spouse</b>	Person to whom you're legally married as defined by applicable state law	Government-issued marriage certificate
<b>Registered Domestic Partner*</b>	Person to whom you're a registered domestic partner as defined by applicable state law	Government-issued domestic partnership certificate
<b>Child(ren)</b>	Your natural child(ren) under age 26	Government-issued birth certificate
	Your spouse or registered domestic partners child(ren) under age 26	Government-issued birth certificate and spouse or domestic partners government-issued certificate
	Your adopted children under age 26	Court documents showing legal adoption
	Your natural, step, or legally adopted child(ren) over age 26 who is incapable of self-care due to physical or mental illness	Disabled dependents over age 26 require additional documentation, please contact Health Plans office at 213-740-0035 for assistance
	Qualified Medical Child Support Order	Court order stating employee must provide medical insurance
	Legal Guardianship / Custody	Court documents showing legal guardianship / custodian

When enrolling a dependent faculty and staff are required to provide the above listed documentation within 5 business days to the HR Service Center at [uschr@usc.edu](mailto:uschr@usc.edu).

**If you do not have the documentation, do not delay enrollment.** Provisional documentation may be temporarily accepted, contact HR Service Center at [uschr@usc.edu](mailto:uschr@usc.edu) for more information.

\*Registered Domestic Partner coverage is considered imputed income under federal law to the faculty or staff member and corresponding taxes will be withheld. For additional information, please contact a tax or legal professional.



# Eligibility Summary Continued...



Faculty and staff may change their elections during the annual Open Enrollment period. Mid-year changes may be made, if a faculty or staff member experience one of the below qualifying life events:

<b>Marital status</b>	Marriage, registered domestic partnership, legal separation or dissolution, divorce or annulment, death of spouse or domestic partner
<b>Dependent child(ren)</b>	Birth, adoption, placement for adoption, death of child(ren), or child(ren) reach age 26
<b>Employment change</b>	Gaining or losing coverage for a faculty or staff member or dependent
<b>Relocation</b>	Moving out of a plan's service area
<b>Medicare, Medicaid, Children's Health Insurance Program (CHIP)</b>	Entitlement to Medicare, gaining or losing Medicaid or CHIP coverage

Faculty and staff have 30 days from the date of the qualifying life event to make election changes in Workday. Birth of a child allows for 90 days. If you do not complete your qualifying life event change within the above noted allowed time, you will have to wait until the next annual Open Enrollment period to make the change, unless you experience another qualifying life event.

Open Enrollment changes are effective Jan. 1 of the following year. For qualifying life events, coverage begins the first of the month following the qualifying life event, except for birth of a child, which begins on the date of birth. For qualifying life events, coverage ends the last day of the month that the qualifying life event took place, except for death, which ends the date of death.

## Medical Plans

Your medical plan options depend on where you work

If you are a non-union faculty or staff member or a member of SEIU or Local 30 your medical plan options are:

- USC PPO
- USC Trojan Care EPO
- Anthem HMO
- Kaiser HMO

If you are a member of the CNA or NUHW union at Keck Hospital of USC or USC Norris Comprehensive Cancer Center your medical plan options are:

- USC PPO
- USC Trojan Care EPO
- Anthem MyChoice HMO

If you are a member of the NUHW USC Care Ambulatory Operations union your medical plan options are:

- USC PPO
- USC Trojan Care EPO
- Anthem MyChoice HMO
- Kaiser HMO

If you are a part-time faculty or staff member, working less than 50% FTE or an employee of Keck Community Medical Group, Las Vegas Healthcare Center, Local 11, USC Arcadia Hospital, or USC Verdugo Hills Hospital please contact your local HR representative for information about your benefits plans.

This is a summary only and does not include all the details, exclusions, or limitations of eligibility.

For more information about eligibility, contact the HR Service Center at [uschr@usc.edu](mailto:uschr@usc.edu) or 213-821-8100.



## 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.



### 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.



### Keeping your current doctor

Unless you're currently in a 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.



### 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.



### 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.



### 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 and Cedars-Sinai Medical Center, their physicians and any of its affiliates
- 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 & Anthem MyChoice 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
<b>Employee</b>				
Salary \$68,000 or less	\$197	\$345	\$113	\$241
\$68,000.01-\$133,000	\$203	\$354	\$123	\$247
\$133,000.01-\$200,000	\$216	\$378	\$131	\$264
\$200,000.01-\$250,000	\$225	\$393	\$136	\$274
More than \$250,000	\$229	\$400	\$138	\$279
<b>Employee + adult*</b>				
Salary \$68,000 or less	\$445	\$764	\$455	\$545
\$68,000.01-\$133,000	\$456	\$785	\$467	\$560
\$133,000.01-\$200,000	\$487	\$837	\$499	\$597
\$200,000.01-\$250,000	\$506	\$870	\$518	\$621
More than \$250,000	\$516	\$886	\$528	\$632
<b>Employee + child(ren)</b>				
Salary \$68,000 or less	\$355	\$612	\$404	\$494
\$68,000.01-\$133,000	\$365	\$628	\$415	\$508
\$133,000.01-\$200,000	\$389	\$671	\$443	\$542
\$200,000.01-\$250,000	\$404	\$697	\$460	\$563
More than \$250,000	\$412	\$710	\$469	\$573
<b>Employee + adult + child(ren)*</b>				
Salary \$68,000 or less	\$580	\$994	\$601	\$749
\$68,000.01-\$133,000	\$595	\$1,020	\$617	\$769
\$133,000.01-\$200,000	\$636	\$1,089	\$658	\$821
\$200,000.01-\$250,000	\$660	\$1,131	\$684	\$853
More than \$250,000	\$673	\$1,152	\$697	\$869

Rates do not include Health Assessment Incentive credit.

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

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

Anthem MyChoice HMO premium is available by contacting 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	ANTHEM MYCHOICE 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	Yes
Out-of-network coverage?	Urgent Care and Emergency only	Yes	Emergency only	Emergency only	Emergency only
Preventive care cost	\$0	Tier 1: \$0 Tier 2: \$0 Tier 3: 50%+*	\$0	\$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	\$30 copay	\$25 copay
Deductible (individual/family)	\$125/\$375	Tier 1: \$125/\$375 Tier 2: \$300/\$900 Tier 3: \$750/\$2,250	\$0	\$25 /person for Prescription Drugs	\$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/\$9,000	\$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	\$10 copay	\$15 copay
Preferred Brand	\$25 copay	\$25 copay	20% of cost (\$30 min., \$125 max.)	\$25 copay after deductible	\$35 copay (formulary only)
Non-Preferred Brand	\$70 copay	\$70 copay	45% of cost (\$50 min., \$250 max.)	\$40 copay after deductible	Not covered
Specialty drug	\$125 copay	\$125 copay	Same as above except self-administered injectable drugs \$200 (not including insulin)	20% of cost (maximum \$100) after deductible	\$35 copay (formulary only)

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



# 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



Member Support 800-945-4355







## Your mental health matters

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 and easily.

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 Lyra's secure and confidential online website or app.

### The right care at the right time

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



### Convenient options

Choose from therapy, coaching, or digital self-care resources.

### 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 in as little as two days. For support on-the-go, you can also meet via video or tap into digital care tools for an emotional boost anytime, anywhere.

### Benefit

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. After the 25 sessions or depending on the service provided, your medical plan's mental health office visit copay will apply.





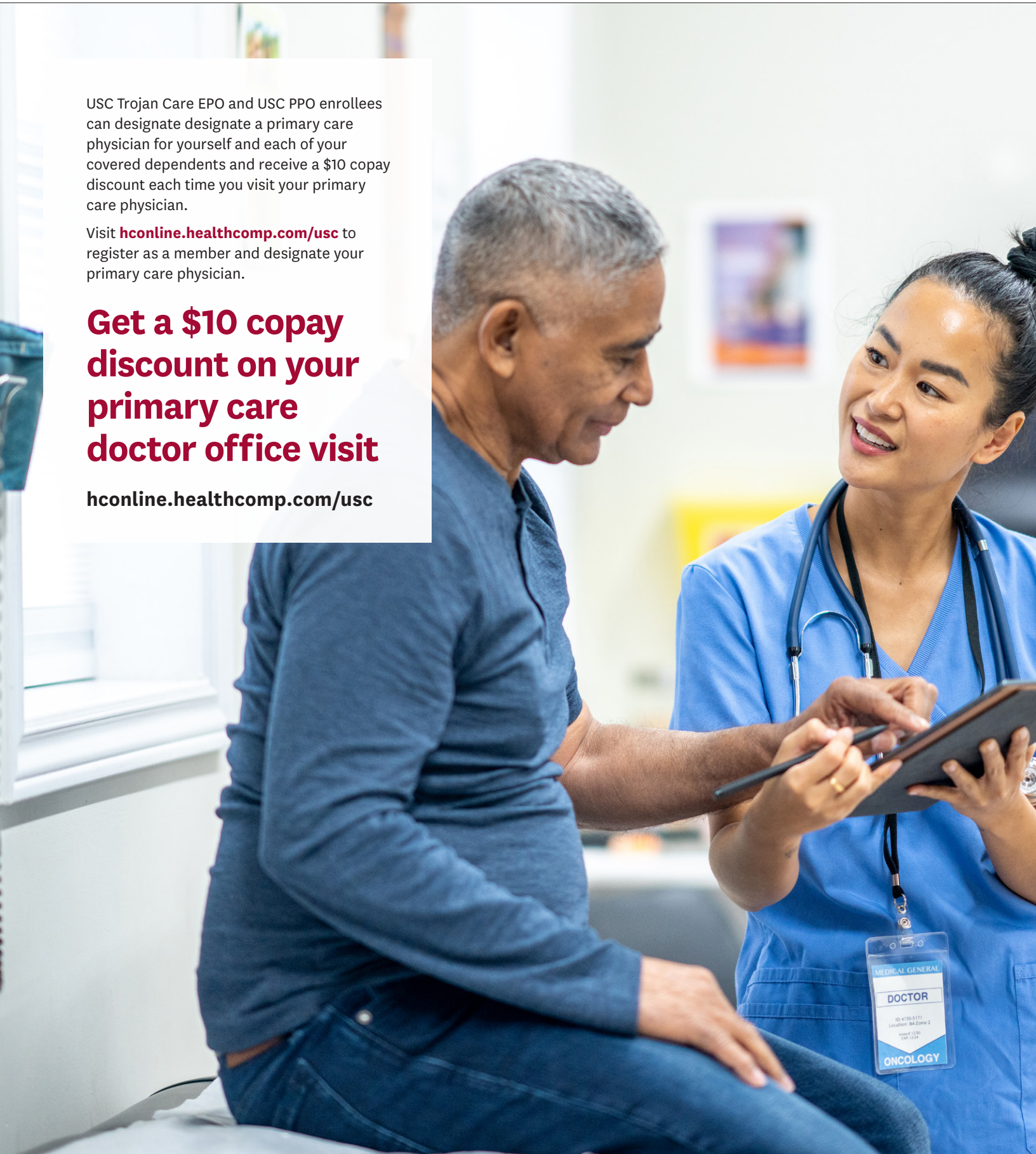
## Primary Care Copay Discount

USC Trojan Care EPO and USC PPO enrollees can 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.

**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.



Your Cost For Coverage	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

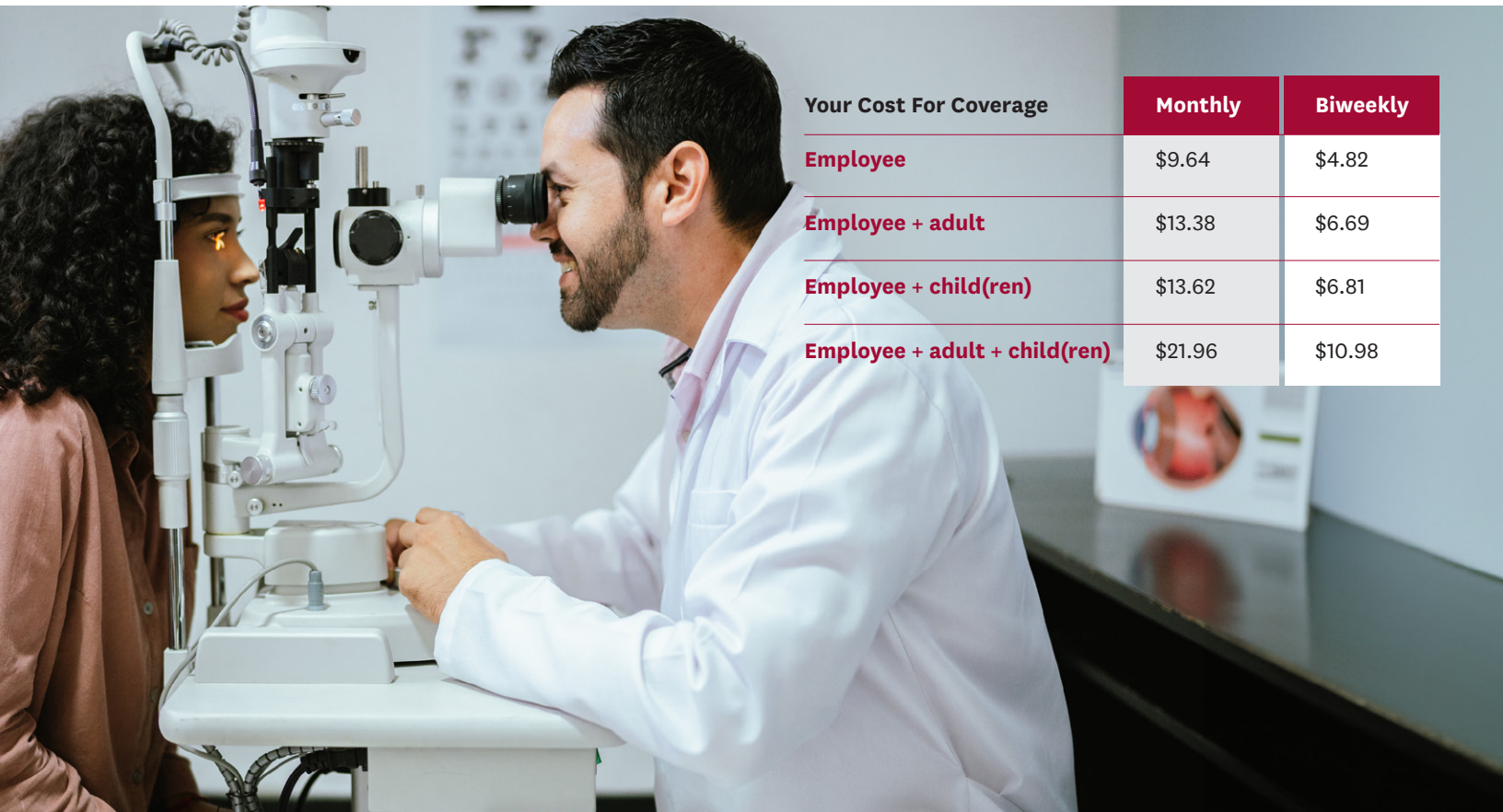
You can get comprehensive annual eye exams and contact lens evaluations at USC Roski Eye Institute's Health Science Campus (HSC) and UPC locations. Designer eyewear can be purchased at the HSC, UPC, and USC Village optical shops. See the Roski website for more locations.

## 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	\$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	\$25 copay up to \$55 allowance
<b>Eyeglass lenses*</b> <i>(every year)</i>	\$25 copay	\$25 copay	\$25 copay up to \$85 allowance
<b>Progressive lenses*</b>	\$55-\$175 copay	\$55-\$175 copay	\$25 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	Biweekly
<b>Employee</b>	\$9.64	\$4.82
<b>Employee + adult</b>	\$13.38	\$6.69
<b>Employee + child(ren)</b>	\$13.62	\$6.81
<b>Employee + adult + child(ren)</b>	\$21.96	\$10.98



## Save \$300 on medical plan premiums in 2026

Earn your incentive by achieving Silver status with Vitality®. Benefits-eligible employees have from **Jan. 1, 2025–Dec. 12, 2025** to achieve Silver status.

If you achieved Silver status in 2024 your 2025 medical plan premium savings will be \$300.



### Choose your own path to earning rewards

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

1. Complete the annual online health assessment and in person biometric screening.
- OR**
2. Complete the annual online health assessment and earn points by completing Vitality® activities you enjoy doing or want to learn more about.

**DON'T FORGET!** The 2025 program period deadline is **Friday, Dec. 12, 2025.**

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 is a registered trademark of Vitality Group International, Inc. Program details subject to change. This is a summary only and does not include all the details, exclusions, or limitations about the Health Assessment Incentive program.

### 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



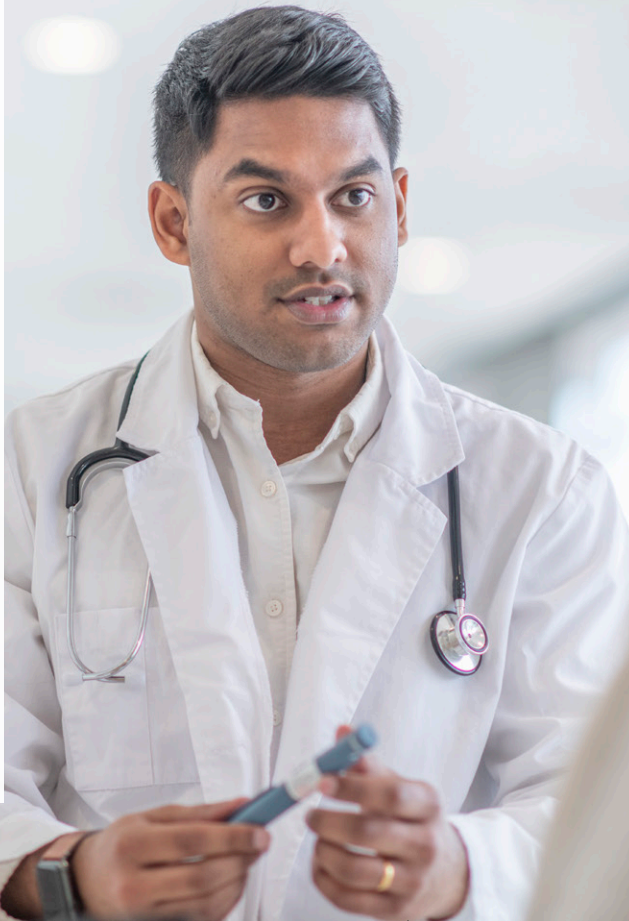
## Save this year and qualify for next year!

As a USC new hire in 2025, you can qualify for a **\$25 per month incentive\*** on your USC enrolled medical plan.

### Save this year:

**Save \$25 per month in 2025**

Complete the quick and easy, confidential health assessment. You'll receive the \$25 per month incentive the month following completion of the health assessment.



### To qualify for next year:

**Save \$300 on medical plan premiums in 2026**

Benefits-eligible employees have from Jan. 1, 2025–Dec. 12, 2025 to achieve Silver status.

### Choose your own path to earning rewards

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

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### Get started

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Powered by Vitality





**USC** Additional and  
Voluntary Benefits



USC offers two types of Flexible Spending Accounts (FSA) in which employees can participate and use pre-tax 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 pre-tax 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	2025
<b>Annual contribution limit</b>	<b>\$100 minimum; \$3,200 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 2025 and submitted for reimbursement to HealthEquity by Mar. 31, 2026.**

### 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	2025
<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 2025 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. Services must be provided in 2025 and submitted for reimbursement to HealthEquity by Mar. 31, 2026.





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	
For you*+	\$10,000 to \$2,500,000 in \$10,000 increments
For your spouse/domestic partner*+	\$5,000 to \$250,000 in \$5,000 increments, the lesser of 100% of your coverage amount or \$250,000
For your dependent children*	\$5,000 to \$25,000 in \$5,000 increments, the lesser of 100% of your coverage amount or \$25,000
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.
- Employees must elect voluntary life insurance of greater or equal value for themselves before electing spouse/domestic partner or dependent child(ren) coverage.
- 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](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.

# 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>2024 Benefit cost</b>	1.1% of wages	1.1% of wages	0.3% of wages
<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



## 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.

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

Legal assistance for you, your spouse, and dependents 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.

- **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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