

# 2025 High Schools Benefits Guide

Your Benefits. Your Choice.

# Welcome!

This guide summarizes your benefit plan options and offers helpful tips for getting the most value from the Yeshiva University High School benefits plans.

Please read the guide carefully, but it is not your only resource. Any time you have questions about enrollment, you can contact the YU Benefits Service Center at 855.719.2179 Monday through Friday 8 am – 8 pm. Questions about all benefits can be addressed by Yeshiva's employee advocacy service, Health Advocate, at 866.799.2731. You can also call the YU Benefits Office, located in Belfer Hall on the Wilf Campus

# Benefit Basics

We strive to offer a comprehensive benefits program designed to help you and your family stay healthy and feel secure. It is important that you read the information in this guide carefully and share it with your spouse if he/she is covered under our plan. You will



# Employee Assistance Program

Yeshiva University provides an Employee Assistance Program (EAP) via Health Advocate, our current trusted advocacy service for the past three years. Health Advocate aims to make healthcare easy and is here to support and empower you and your family to prioritize your wellbeing and improve quality of life. Health Advocate values confidentiality and quality care and is here for you when you need it.

Health Advocate offers a digital cognitive behavioral therapy (dCBT) program, designed to support your personal unique situation, providing services at your pace, anytime and anywhere you choose.

## ✓ Simple to Use – Go to

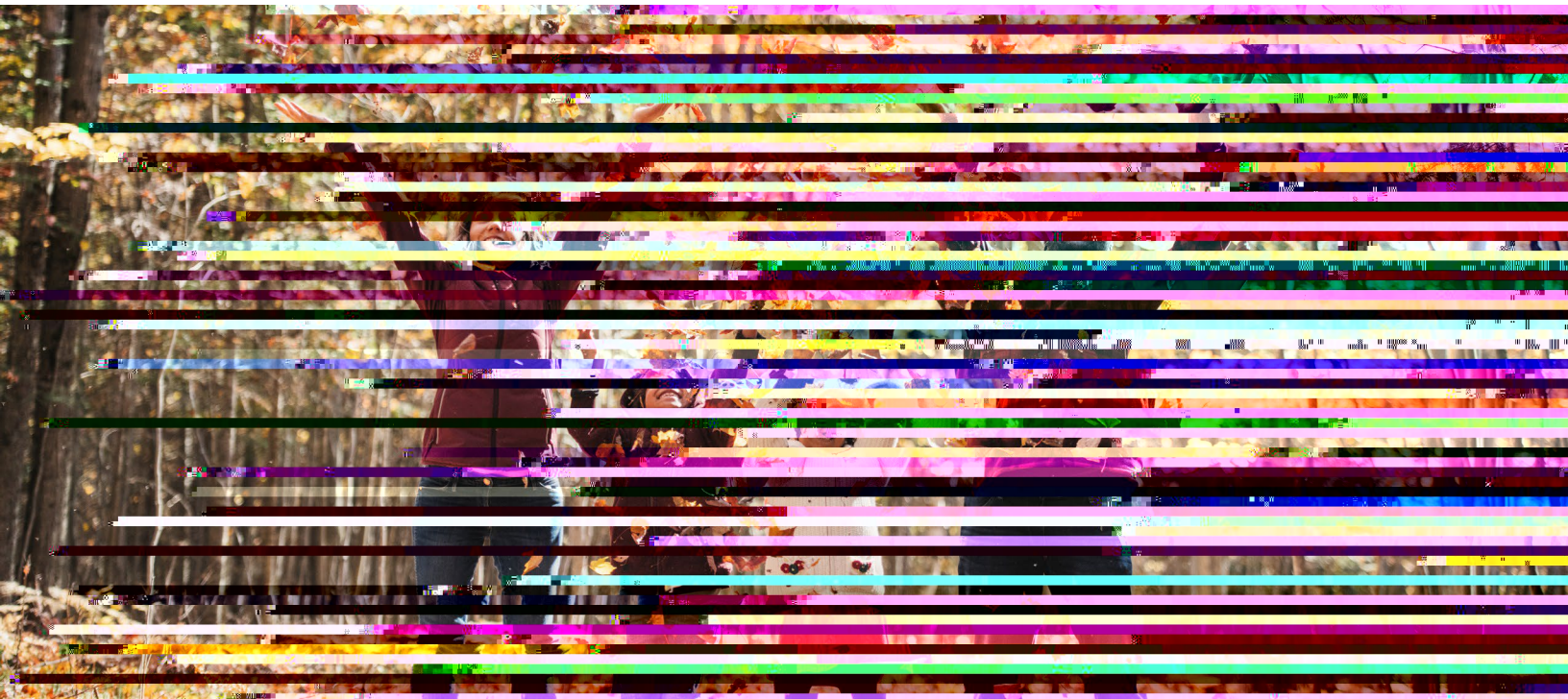
[HealthAdvocate.com/members](https://HealthAdvocate.com/members)

- Click the EAP + Work/Life drop down
- Click “Learn more” on the dCBT tile and register for the program
- Complete the emotional health survey to help you select the learning module that best fits your needs
- Choose a module and begin!

## ✓ How it Works – The modules guide you through steps to build skills to improve mental health, such as

- Worksheet guides
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## YU HRA

If you elect the Oxford EPO or PPO Health Plan during the 2025 Open Enrollment, you will receive a Health Reimbursement Account (HRA) deposit of \$750 for single coverage and \$1,500 for a coverage level that includes dependents. You are only eligible for the YU deposit if you enroll during Open Enrollment.

The HRA accounts are managed by Health Equity/Wageworks. You can access and view your 2025 HRA funds during the first week of January, by logging into <https://www.wageworks.com>.

**Personal HSA Note:** If you open and contribute to a personal Health Savings Account (HSA) at a local bank, you must decline the HRA deposit from YU. You are not able to receive both the HRA deposit and make contributions to a personal HSA.



# Pharmacy Ancillary Charge Program

Your medical plan includes coverage for prescriptions, including generics and higher-cost brand name drugs. Your out-of-pocket cost for a prescription medication can often vary depending on whether you receive a generic or brand-name medication. The below will help you understand your options for choosing between a generic and a brand-name medication and how your choice affects how much you will contribute toward the price of your medication.

The ancillary charge is the difference in price between the brand-name medication and the lower-cost generic equivalent medication. It is the non-covered amount that you as the member pay in addition to your cost share.

Your Oxford plan will continue to provide reimbursement for a covered brand drug at the agreed upon rate, if you choose the brand drug. But you will pay the difference in price between the brand and the generic.

## FAQs

### **How can I find out how much a drug costs — and whether the ancillary charge was applied correctly if I received a brand name drug rather than a generic?**

To check medication prices, members can sign in to [myuhc.com](http://myuhc.com) and go to the Pharmacies &

Prescriptions medication page.



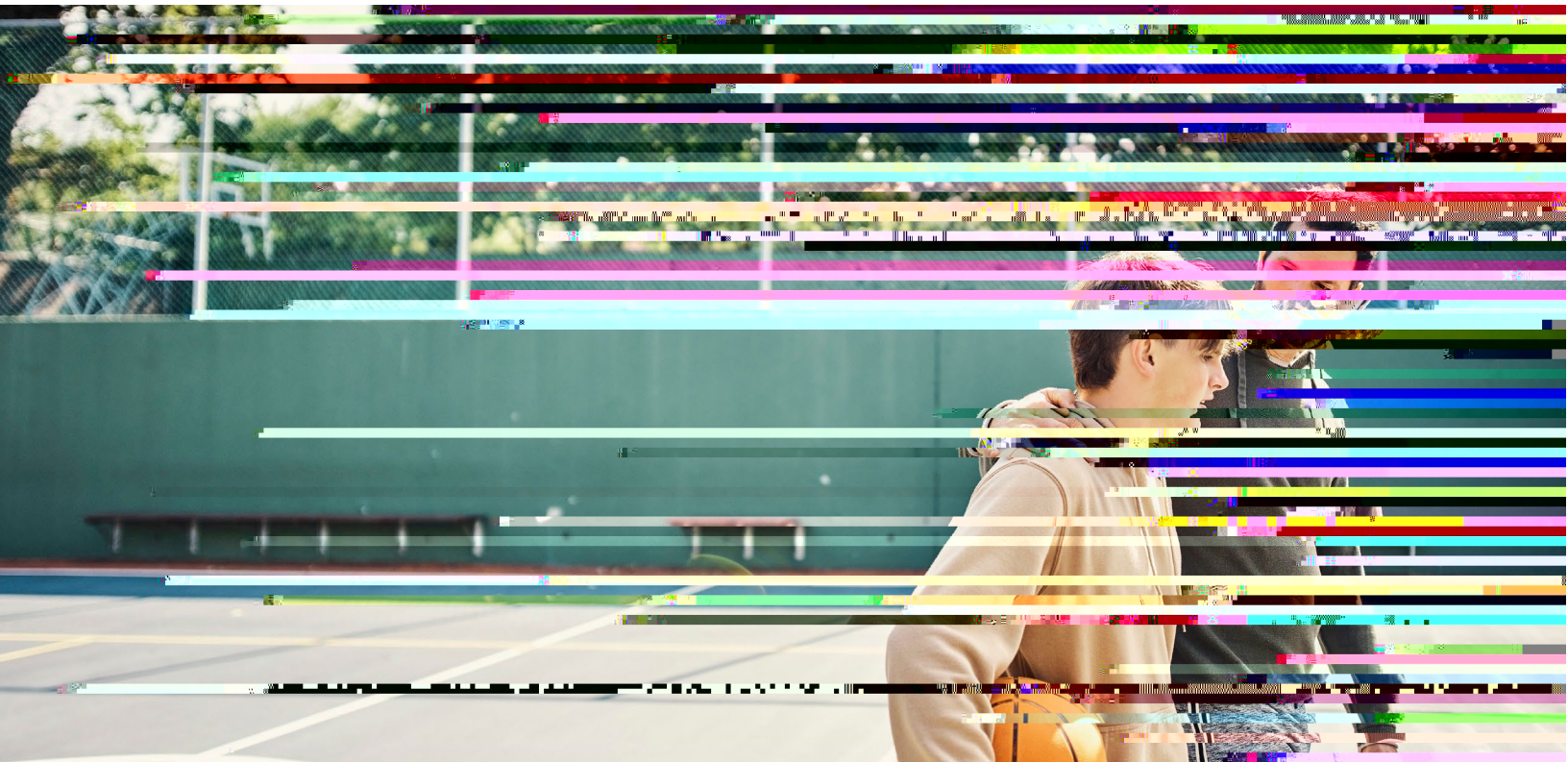


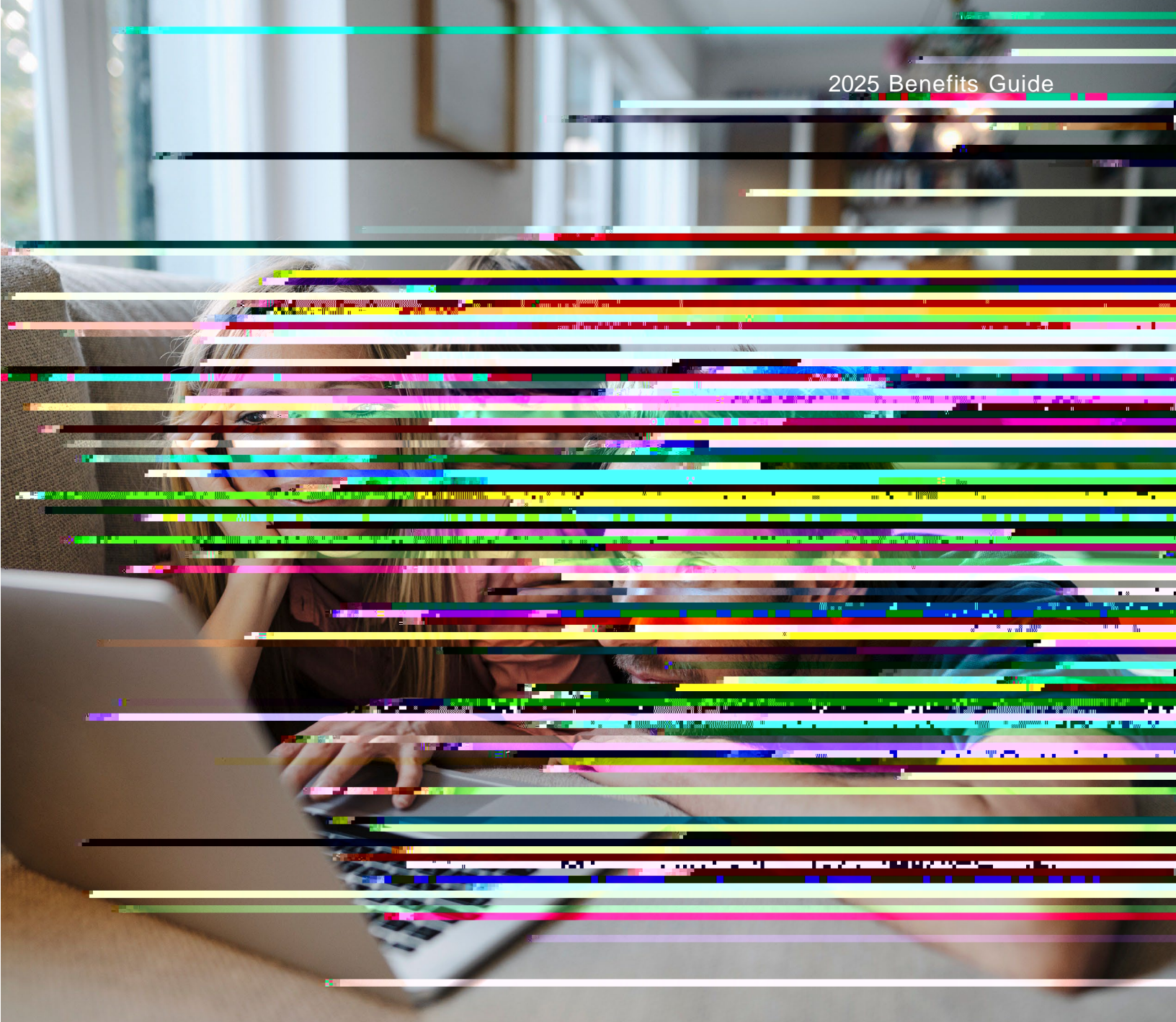


# Advocate4Me

Creating a personalized health plan experience.

Advocate4Me is designed to help you







# Sweat Equity Program

## Get rewarded for getting in shape!

The Oxford Sweat Equity Program is a gym reimbursement program developed with your lifestyle in mind. If you are enrolled in the Oxford medical plan, you can get reimbursed up to \$200 if you complete 50 workouts in a six-month period. All you have to do is complete your qualifying workouts and submit a reimbursement form.

### The Qualifying Workouts

With the Sweat Equity Program, you can complete a wide variety of qualifying exercises. Plus, you have the option to combine your fitness facility visits with your physical fitness classes to more easily reach the required 50 workouts.

### The Reimbursement

Your reimbursement period begins on the date of your first fitness facility visit or class and ends after you have completed 50 visits, classes, or a mix of visits and classes that add up to 50. The reimbursement period ends 6 months from your first visit. You can start a new reimbursement period one day after your other reimbursement period ends.

### After you've completed your 50 workouts in the six-month period, send Oxford the following:

1. Your completed Oxford Sweat Equity Program Reimbursement Form. Find the form at [oxfordhealth.com](http://oxfordhealth.com) > Members > Prospective Members Tools & Resources > Forms & Materials > Download Forms.
2. Proof of your payment (e.g., receipt, automatic bank withdrawal statement) for the gym fee, as well as any money you paid for fitness classes, during the six-month period.
3. Copy of the brochure or flier that describes the cardio (aerobic) machines at the gym you used or the cardio benefits of the class you took.
4. Mail these documents to:  
Oxford Sweat Equity Program  
P.O. Box 29130  
Hot Springs, AR 71903

### To get started, choose a gym or sign up for fitness classes

Decide on a cardio (aerobic) workout that you'll enjoy and find a facility with the equipment or classes that promote cardiovascular wellness. To get reimbursed, the facility and classes you choose must be open to the general public. Remember to check with your doctor before you start exercising or increasing your activity level.

If you are unable to meet the reimbursement requirements of this program, you might be able to earn the same reward in a different way. Call us at the toll-free phone number ("For Members") on the back



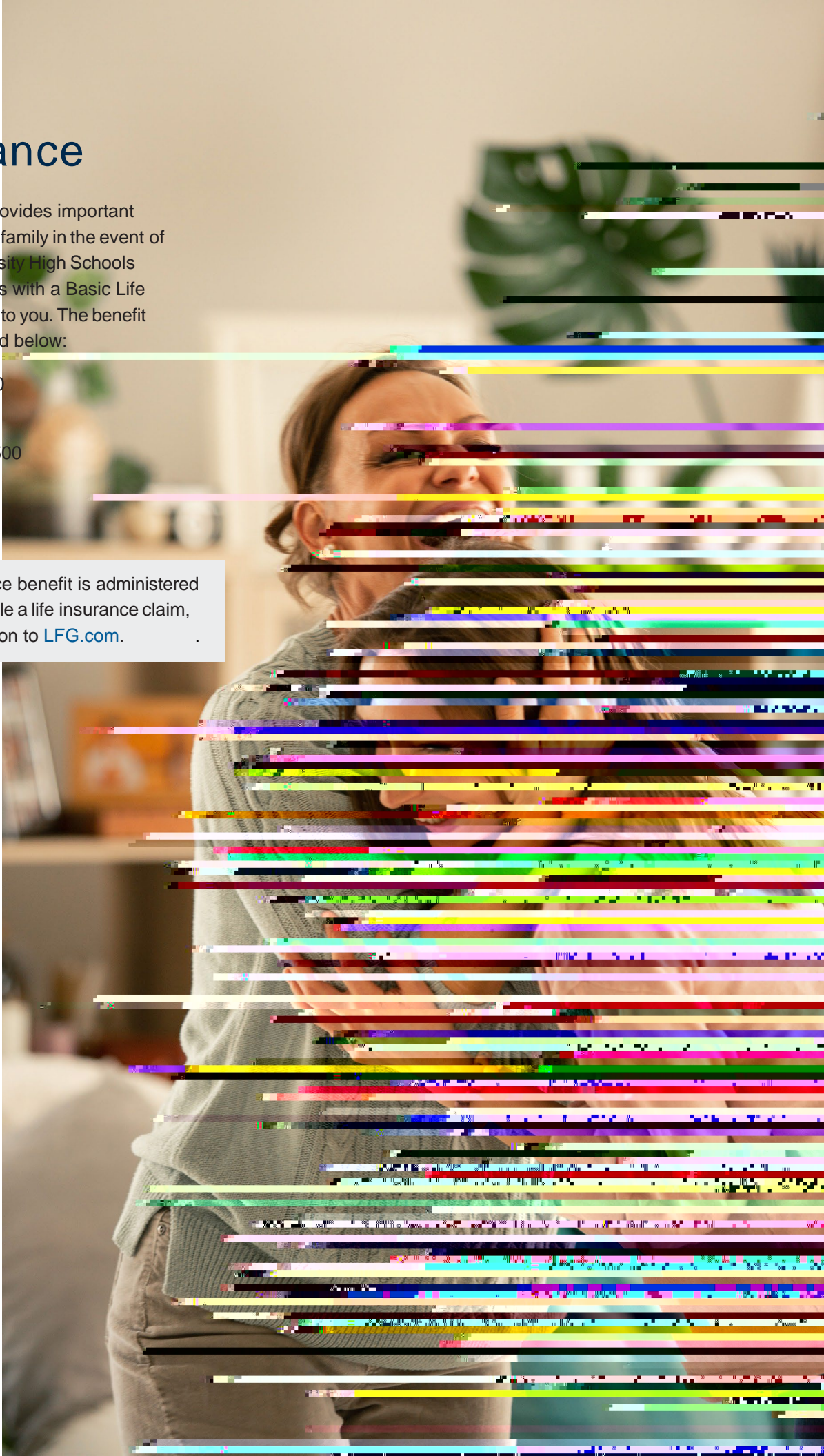


# Life Insurance

Life Insurance coverage provides important financial protection for your family in the event of your death. Yeshiva University High Schools provides eligible employees with a Basic Life Insurance benefit at no cost to you. The benefit amounts available are listed below:

- ✓ Under age 65: \$25,000
- ✓ Age 65-69: \$16,250
- ✓ Age 70 or older: \$12,500

Your Basic Life Insurance benefit is administered by Lincoln Financial. To file a life insurance claim, call [888.787.2129](tel:888.787.2129) or log on to [LFG.com](http://LFG.com).



# Flexible Spending Accounts

Yeshiva University High Schools' Flexible Spending Account (FSA) program allows for the dollars you spend on certain expenses incurred throughout the year to be exempt from taxes. The program is comprised of two separate benefits: Health Care FSA and Dependent Care FSA. If you enroll in the Health Care FSA or the Dependent Care FSA plan you will receive a debit card from Health Equity. Cfogrd301 Tc 0.001 T (om)1.6 >3 gepend in







# Other Benefits

## Retirement Plan

Yeshiva University High Schools offer a 403(b) retirement plan through Fidelity Investments. You are eligible as of your date of hire. YU will provide a 3% employer match for those who contribute at least 3% to the plan. The 2025 IRS annual contribution limit for 403(b) retirement plans is \$23,500. If you are over the age of 50, you may contribute an additional \$7,500 in 2025.

You can learn more about this program and your investment options by contacting your Fidelity Consultant Alexandra Sbordone at [347-650-4447](tel:347-650-4447) or by email at [alexandra.sbordone@fmr.com](mailto:alexandra.sbordone@fmr.com). To enroll in the retirement plan, contact the Benefits office at [646.592.4340](tel:646-592-4340).

## Tuition Remission Program

Yeshiva University High Schools provides educational assistance for employees. The program covers tuition for dependent children attending a Yeshiva University High School. The maximum amount of tuition covered is \$5,000 per child per year. The program is subject to certain restrictions and conditions. For more information, please contact the Benefits office at [646.592.4340](tel:646-592-4340).



# Contacts

