# Benefits Guide
## 2027

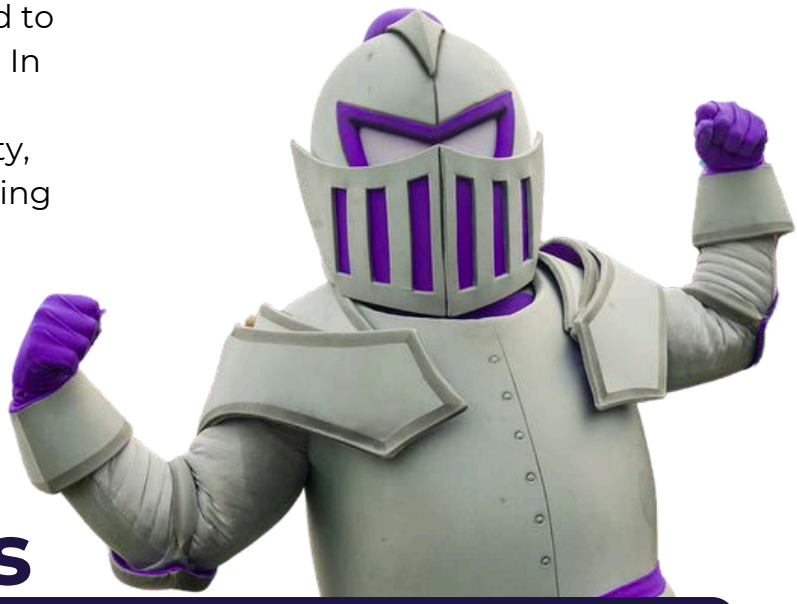
FURMAN UNIVERSITY




Summaries of your medical, dental, vision, HSA, FSAs, voluntary benefits, life, disability, & total wellbeing benefit offerings.

# WELCOME TO FURMAN UNIVERSITY'S 2027 BENEFITS GUIDE!

The most important asset of Furman University is our people. That's why we offer you a comprehensive benefits program with many options, designed to meet your needs and the needs of your family. In this guide, you will find summaries of Furman University's medical, dental, vision, life, disability, HSA, FSAs, and other voluntary benefits including total wellbeing support resources.



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## Open Enrollment

Open enrollment is your chance to make changes to your benefit selections, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit selections each year to ensure they meet your health care needs. Consider exploring your options, verifying your health care providers are covered, examining your past benefits usage, attending enrollment sessions, and making your selections before the last date of open enrollment.

## Eligibility

All Furman University employees working at least 30 hours per week (for at least 39 weeks per year) are eligible for benefits. In addition to enrolling yourself, you may also enroll any eligible dependents in Furman University's medical, dental, vision, life, disability, worksite benefits, Employee Assistance Program (EAP), and legal benefit plans.

**Eligible dependents include:**

- **Spouse:** a person to whom you are legally married.
- **Domestic Partner:** a person with whom you live in a relationship as a couple, without being married or in a civil union.
- **Child(ren):** your child or spouse's child by birth or legal adoption, if there is a court order or court-approved requirement, a grandchild in the court-ordered custody of you or your spouse / domestic partner, or a person in the guardianship of you or your spouse / domestic partner. Once your child turns 26, their coverage will be terminated unless they have a qualifying disability.

**Qualifying Dependent Rules for Domestic Partners**
In order for health benefits to be provided on a pre-tax basis to your domestic partner, he or she must be your dependent. This generally means that your partner must have lived with you for the entire year and must be a member of your household. You must have paid over half of your partner's support for the year. Additionally, your partner must be a U.S. citizen, resident alien, U.S. national, or a citizen of Canada or Mexico.

**Your Benefits & Costs**
Furman provides a selection of benefits that help protect your health and wellbeing. Some benefits you pay for, and other benefits are a shared cost between Furman and you. This benefit program helps you make selections that fit your needs.

**Premiums for a qualifying domestic partner may be deducted on a pre-tax basis. For a nonqualifying domestic partner, the partner portion is deducted after-tax; the employee portion remains pre-tax.*

## New Hire

As a new employee, you have access to our comprehensive benefits package on the first of the month after your hire date. New hires will select benefits for the current year in which they are hired and go through the open enrollment process for next year's benefits. We know how important it is for you to have the right benefits in place to support your health, wellbeing, and financial security. That's why we make it easy for you to enroll and get the coverage you need to thrive both in and outside of work. With our competitive benefits options, you can rest assured that you and your loved ones are in good hands.

## Mid-Year Changes

Once open enrollment ends, the only time you are allowed to make changes to your benefit selections in the middle of the year is if you experience a qualified life event. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage. You must notify Human Resources within 30 days of the qualifying life event to be eligible to change your selections.

**Required notices and plan documents, such as Summary of Benefits and Coverage (SBCs) and the Children's Health Insurance Program (CHIP), can be found on the HR website!**

**Click Here**

## Meet Your Client Advocates!



**Candace Ballard**



**Lorette Vivar**
¡Hablo español!

**Direct: 1.888.617.7644**
**furmanbenefits@onedigital.com**

**Your Client Advocates** are here to answer any benefits-related questions you and your covered dependents might have. They are familiar with Furman University's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more!

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# YOUR CORE BENEFITS

## Medical with Blue Cross Blue Shield

Health insurance is a great way to manage your medical costs since it allows you to share the cost of eligible medical expenses with your insurance carrier. For 2027, Furman University will offer three medical plans through Blue Cross Blue Shield (BCBS). Please refer to your plan documents found on the HR website for more information. This benefit is pre-tax.

| Medical \| Blue Cross Blue Shield | $2,500 PPO In-Network | $6,500 PPO In-Network | $4,000 HDHP (HSA Eligible) In-Network |
|---|---|---|---|
| **Coinsurance** (Member Pays) | 20% | 20% | 20% |
| **Calendar Year Deductible**<br>Individual<br>Family | <br>$2,500<br>$5,000 | <br>$6,500<br>$13,000 | <br>$4,000<br>$8,000 |
| **Out-of-Pocket Maximum**<br>(Deductible Included)<br>Individual<br>Family | <br><br>$7,000<br>$14,000 | <br><br>$8,500<br>$17,000 | <br><br>$7,750<br>$15,500 |
| **Office Visits**<br>Primary<br>Specialist<br>Preventive | <br>$30 Copay<br>$50 Copay<br>100% Covered | <br>$35 Copay<br>20% after Deductible<br>100% Covered | <br>20% after Deductible<br>20% after Deductible<br>100% Covered |
| **Inpatient Services** | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| **Outpatient Services** | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| **Emergency Room Services**<br>(Waived if Admitted) | $250 Copay, then<br>20% after Deductible | 20% after Deductible | 20% after Deductible |
| **Urgent Care** | $50 Copay | 20% after Deductible | 20% after Deductible |
| **Prescription Coverage (30-Day Supply)** | **$2,500 PPO** | **$6,500 PPO** | **$4,000 HDHP (HSA Eligible)** |
| Deductible<br>Tier 1 (Generic)<br>Tier 2 (Preferred Name Brand)<br>Tier 3 (Non-Preferred Name Brand)<br>Tier 4 (Specialty)* | N / A<br>$20 Copay<br>$50 Copay<br>$100 Copay<br>$200 Copay | N / A<br>$20 Copay<br>$50 Copay<br>$100 Copay<br>$200 Copay | Subject to Medical Deductible<br>20% after Deductible<br>20% after Deductible<br>20% after Deductible<br>20% after Deductible |
| **Mail Order Coverage (90-Day Supply)** | **$2,500 PPO** | **$6,500 PPO** | **$4,000 HDHP (HSA Eligible)** |
| Tier 1 (Generic)<br>Tier 2 (Preferred Name Brand)<br>Tier 3 (Non-Preferred Name Brand) | $30 Copay<br>$110 Copay<br>$200 Copay | $30 Copay<br>$110 Copay<br>$200 Copay | 20% after Deductible<br>20% after Deductible<br>20% after Deductible |

**Tier 4 (Specialty) is not available for a 90-day supply.*

### SAVE ON PRESCRIPTIONS WITH GOODRX

**Did you know the cost of drugs can vary from pharmacy to pharmacy, even when using insurance?**

GoodRx is here to help you find the lowest-cost prescription options! Get started today by visiting www.GoodRx.com or by downloading their free mobile app.

**Video Spotlight: Learn More About HDHPs & HSAs**

Click here or scan the QR code to watch!

# Medical Rates

### Bi-Weekly Rates

| Under $50,000 Annual Base Salary | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage Tier | $2,500 PPO | | | $6,500 PPO | | | $4,000 HDHP | | |
| | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing |
| Employee | $109.03 | $347.20 | 76% | $55.02 | $356.33 | 87% | $27.04 | $358.36 | 93% |
| Employee + Spouse | $298.95 | $750.38 | 72% | $134.93 | $811.17 | 86% | $73.74 | $813.41 | 92% |
| Employee + Child(ren) | $226.75 | $503.22 | 69% | $76.59 | $581.57 | 88% | $48.70 | $568.44 | 92% |
| Employee + Family | $441.35 | $927.34 | 68% | $205.16 | $1,028.89 | 83% | $115.00 | $1,061.92 | 90% |

### Bi-Weekly Rates

| $50,000 - $154,999 Annual Base Salary | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage Tier | $2,500 PPO | | | $6,500 PPO | | | $4,000 HDHP | | |
| | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing |
| Employee | $115.58 | $340.65 | 75% | $58.32 | $353.03 | 86% | $28.67 | $356.74 | 93% |
| Employee + Spouse | $316.89 | $732.44 | 70% | $143.03 | $803.07 | 85% | $78.16 | $808.98 | 91% |
| Employee + Child(ren) | $240.35 | $489.62 | 67% | $81.18 | $576.97 | 88% | $51.63 | $565.51 | 92% |
| Employee + Family | $467.83 | $900.86 | 66% | $217.47 | $1,016.58 | 82% | $121.90 | $1,055.02 | 90% |

### Monthly Rates

| Under $50,000 Annual Base Salary | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage Tier | $2,500 PPO | | | $6,500 PPO | | | $4,000 HDHP | | |
| | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing |
| Employee | $236.24 | $752.26 | 76% | $119.21 | $772.05 | 87% | $58.59 | $776.46 | 93% |
| Employee + Spouse | $647.73 | $1,625.82 | 72% | $292.35 | $1,757.53 | 86% | $159.76 | $1,762.38 | 92% |
| Employee + Child(ren) | $491.29 | $1,090.31 | 69% | $165.94 | $1,260.07 | 88% | $105.53 | $1,231.61 | 92% |
| Employee + Family | $956.26 | $2,009.25 | 68% | $444.52 | $2,229.25 | 83% | $249.16 | $2,300.82 | 90% |

### Monthly Rates

| $50,000 - $154,999 Annual Base Salary | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage Tier | $2,500 PPO | | | $6,500 PPO | | | $4,000 HDHP | | |
| | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing |
| Employee | $250.42 | $738.08 | 75% | $126.37 | $764.89 | 86% | $62.11 | $772.94 | 93% |
| Employee + Spouse | $686.59 | $1,586.96 | 70% | $309.89 | $1,739.99 | 85% | $169.35 | $1,752.79 | 91% |
| Employee + Child(ren) | $520.77 | $1,060.83 | 67% | $175.90 | $1,250.11 | 88% | $111.86 | $1,225.28 | 92% |
| Employee + Family | $1,013.64 | $1,951.87 | 66% | $471.19 | $2,202.58 | 82% | $264.11 | $2,285.87 | 90% |

### Monthly Rates

| $155,000+ Annual Base Salary | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Coverage Tier | $2,500 PPO | | | $6,500 PPO | | | $4,000 HDHP | | |
| | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing | Employee Pays | Furman University Pays | University Cost Sharing |
| Employee | $290.86 | $697.64 | 71% | $146.78 | $744.48 | 84% | $72.14 | $762.91 | 91% |
| Employee + Spouse | $797.47 | $1,476.08 | 65% | $359.94 | $1,689.94 | 82% | $196.70 | $1,725.44 | 90% |
| Employee + Child(ren) | $604.87 | $976.73 | 62% | $204.31 | $1,221.70 | 86% | $129.93 | $1,207.21 | 90% |
| Employee + Family | $1,177.34 | $1,788.17 | 60% | $547.29 | $2,126.48 | 80% | $306.76 | $2,243.22 | 88% |

**The medical rates within this document are the wellness discounted rates.**

# Premium Discount Savings

Furman University offers a discounted premium if employees and their covered spouse/domestic partner fulfill the following requirements by December 1, 2026:

- Complete the Health Risk Assessment (HRA) using Prisma's MyChart.
- Complete a Biometric Screening.
- Attend a Health Care Provider (HCP) visit if necessary.

*Please note, new hires will automatically receive the discount for the current year but need to complete the initiatives in 2027 to keep the discount for the next year.*

**Full Discount:** The employee and spouse completed the HRA and the Biometric Screening.
**Partial Discount:** One adult member, the employee or the employee's spouse / domestic partner, completed the HRA and the Biometric Screening.
**No Discount:** Neither the employee nor their covered spouse / domestic partner completed the HRA and biometric screening.

# My Health Toolkit with Blue Cross Blue Shield

My Health Toolkit is your personal health companion, brought to you by BCBS. This comprehensive platform is designed to empower you to take control of your health and wellness journey.

**With My Health Toolkit, you can:**

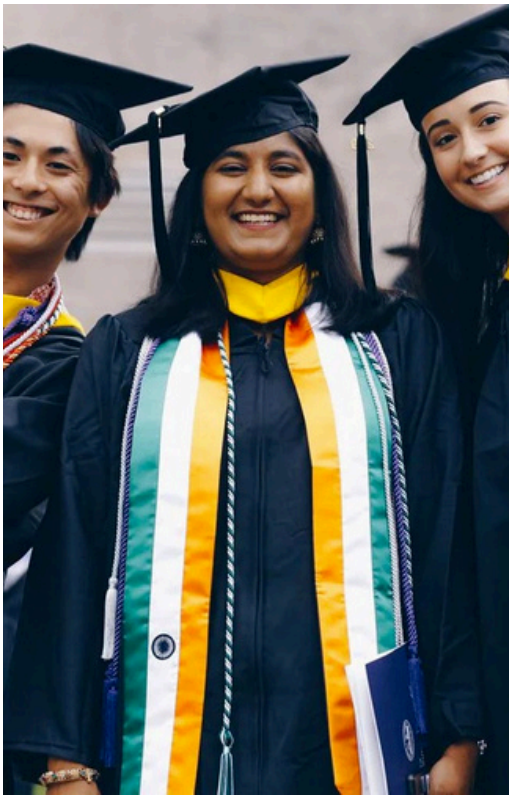
- **Access Health Information:** Get personalized health information at your fingertips and receive insights and recommendations.
- **Manage Benefits:** Keep track of your health benefits, understand your coverage, and manage your health care expenses effectively.
- **Find In-Network Providers:** Easily locate doctors and hospitals within your network.
- **View and Share Your Digital ID Card:** Access your BCBS ID card instantly and even send it to your doctor.



# Dental with Blue Cross Blue Shield

For 2027, your dental coverage is provided by Blue Cross Blue Shield, giving you peace of mind that your smile is well taken care of. For more information, please refer to your plan documents. This benefit is pre-tax.

| Dental \| Blue Cross Blue Shield | Standard Plan | Premium Plan |
|---|---|---|
| **Annual Deductible**<br>Individual<br>Family | <br>$50<br>$150 | <br>$50<br>$150 |
| **Coinsurance** (Member Pays)<br>Preventive Services<br>Basic Services<br>Major Services | <br>100% Covered<br>20% after Ded.<br>50% after Ded. | <br>100% Covered<br>20% after Ded.<br>50% after Ded. |
| **Orthodontia**<br>(Child Only, up to Age 19) | 50% | 50% |
| **Orthodontia Lifetime Maximum** | $750 | $1,500 |
| **Annual Benefit Maximum** | $750 | $1,500 |
| **Employee Rates (Bi-Weekly)** | | |
| Employee<br>Employee + Spouse<br>Employee + Child(ren)<br>Employee + Family | $16.02<br>$35.35<br>$42.37<br>$53.75 | $21.76<br>$48.00<br>$57.54<br>$73.00 |
| **Employee Rates (Monthly)** | | |
| Employee<br>Employee + Spouse<br>Employee + Child(ren)<br>Employee + Family | $34.72<br>$76.59<br>$91.81<br>$116.46 | $47.15<br>$104.01<br>$124.68<br>$158.16 |



# Vision with Unum

For 2027, your vision coverage is provided through Unum with access to the EyeMed network. Please review your plan documents for coverage information and full plan details. This benefit is pre-tax.



| Vision \| Unum (EyeMed Network) | Low Plan | High Plan |
|---|---|---|
| **Exams** | $20 Copay | $10 Copay |
| **Lenses**<br>Single<br>Bifocal<br>Trifocal<br>Lenticular | <br>$25 Copay<br>$25 Copay<br>$25 Copay<br>$25 Copay | <br>$25 Copay<br>$25 Copay<br>$25 Copay<br>$25 Copay |
| **Frames** | $130 Retail Allowance | $200 Retail Allowance |
| **Contacts**<br>Elective<br>Medically Necessary | <br>$130 Allowance<br>100% Covered | <br>$200 Allowance<br>100% Covered |
| **Frequency of Services**<br>Exam / Lenses or Contact Lenses / Frames | 12/ 12 / 24 Months | 12 / 12 / 12 Months |
| **Employee Rates (Bi-Weekly)** | | |
| Employee Only<br>Employee + Spouse<br>Employee + Child(ren)<br>Employee + Family | $4.10<br>$6.58<br>$6.72<br>$10.84 | $7.70<br>$12.31<br>$12.58<br>$20.17 |
| **Employee Rates (Monthly)** | | |
| Employee Only<br>Employee + Spouse<br>Employee + Child(ren)<br>Employee + Family | $8.89<br>$14.25<br>$14.56<br>$23.48 | $16.68<br>$26.68<br>$27.25<br>$43.70 |

# NAVIGATE YOUR FINANCIAL HEALTH

## Health Savings Account (HSA) with Accrue Health

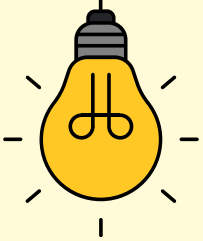
A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Health Plan (HDHP / HSA Plan). This account can help pay for eligible medical, vision, and dental expenses (deductibles, copays, prescriptions, etc.). Furman contributes $500 for individuals and $1,000 for family coverage. Individuals hired on or after July 1st will receive a pro-rated amount. This benefit is pre-tax.

| 2027 HSA Contribution Maximums* | |
|---|---|
| **Individual** | $4,500 |
| **Family** | $9,000 |

*If you are age 55 or older, you can contribute an extra $1,000 each year through the HSA Catch-Up Contribution.*

**Please Note: If you enroll in Medicare at age 65, you can no longer contribute to your HSA. However, you will still have access to your remaining HSA funds. Anything you do not spend will continue to grow tax-free and roll over year to year.*

### DID YOU KNOW?



An HSA has various benefits, such as:

1. **Triple Tax Advantage:** HSAs offer tax-free contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses. It's like having a golden key to financial health.
2. **Long-Term Savings:** Unlike an FSA, your HSA funds roll over year after year, allowing you to grow your pre-tax savings!
3. **Flexible Spending:** Use your HSA money for doctor visits, prescriptions, and even acupuncture sessions.



## Flexible Spending Accounts (FSAs) with Flores

Flexible Spending Accounts (FSAs) are funded with pre-tax dollars exempt from federal, state, and Social Security taxes. As a result, you can reduce your taxable income and have more money in your pocket! This benefit is pre-tax.

### Different Types of FSAs

#### HEALTH CARE FSA: $3,500

A Health Care FSA allows you to receive certain tax exemptions on out-of-pocket medical expenses such as deductibles and copays. To see a list of covered items, please visit **www.fsastore.com**. You are able to roll over up to $700. All claims must be submitted to Flores no later than March 31, 2027. After enrolling, you will receive a debit card to access your funds quickly and efficiently.

**Want to get a card for your spouse/domestic partner or eligible dependent?** No problem! Visit **www.flores247.com**.

**Already have a Flores debit card?**
Great! Hold onto it. These cards are valid for 5 years.

#### LIMITED PURPOSE FSA: $3,500

If you are enrolled in an HDHP medical plan with HSA, the Limited Purpose FSA could benefit you financially! Individuals who elect this account can use their pre-tax payroll deductions to pay for qualifying dental and vision expenses; however, this plan does not allow you to receive tax savings on medical expenses.

#### DEPENDENT CARE FSA**: $7,500

A Dependent Care FSA allows you to save money through tax exemptions on various expenses, including daycare and adult daycare. You can even use it to fund preschool and summer camp.

Please note your Dependent Care FSA is not linked to a debit card. To claim reimbursement for eligible daycare expenses, you must submit a completed claim form to Flores, a supporting invoice or a provider's signature. Flores issues reimbursements daily, from Monday to Friday.

***Under IRS rules, you are not eligible to enroll in a Dependent Care FSA if you have a non-working spouse, unless that spouse is a full-time student or is physically or mentally incapable of self-care.*

# PREPARE FOR THE UNEXPECTED



## Basic Life and AD&D with Unum

Basic Life and Accidental Death and Dismemberment (AD&D) insurance will provide financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury. This benefit is post-tax.

**EMPLOYEE BENEFIT AMOUNT: OPTION ONE**
1.5x Annual earnings, up to a $400,000 maximum
*Furman will pay for the entire premium and the employee will be responsible for the imputed tax on coverage amounts over $50,000.*

**EMPLOYEE BENEFIT AMOUNT: OPTION TWO**
Flat $50,000 benefit
*Furman will pay the entire premium with no imputed tax.*

**SPOUSE BENEFIT AMOUNT**
Flat $10,000 benefit
*Furman pays 50% of the monthly premium.*

**DEPENDENT BENEFIT AMOUNT**
**(14 Days - 6 Months):** Flat $500 benefit
**(6 Months - 26 Years):** Flat $10,000 benefit
*Furman pays more than 50% of the monthly premium.*



## Voluntary Life* with Unum

Furman University gives you the opportunity to purchase Voluntary Life and AD&D for yourself and your eligible dependents. This benefit can provide support if a member is affected by a debilitating injury or has passed away. This benefit is post-tax.

**EMPLOYEE COVERAGE**
$10,000 Increments, up to 5x earnings or $500,000.

**GUARANTEED ISSUE**
$400,000 (Under Age 70)
$260,000 (Ages 70 - 74)
$200,000 (Ages 75 & Over)

**SPOUSAL COVERAGE**
$5,000 Increments, up to a $150,000 maximum, not to exceed employee election.

**GUARANTEED ISSUE**
$50,000

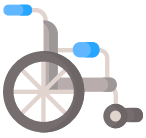
**DEPENDENT COVERAGE**
$2,500 Increments, up to a $10,000 maximum.

**GUARANTEED ISSUE**
$10,000

Employee amounts are subject to Evidence of Insurability (EOI) for late entrants.

*Please be advised that at age 70, your coverage will reduce by 35%. At age 75, your coverage will reduce by 50%.*

**If your spouse is also a benefits-eligible employee at Furman University, then you may not be eligible to purchase spousal coverage for Voluntary Life benefits. If both spouses are employed at Furman University, only one spouse can elect coverage for their child(ren). Please refer to the plan documents for more details.*



## Disability with Unum

Life is full of surprises, so why not be prepared for the unpleasant ones that come your way? Disability benefits can be a source of income if you become disabled from a non-work-related injury or sickness. This benefit is post-tax.

**SHORT TERM DISABILITY - OPTION ONE**

| | |
|---|---|
| Weekly Benefit Percentage | 60% |
| Maximum Weekly Benefit | $1,000 |
| Elimination Period | 7 Days |
| Duration | 12 Weeks |
| Pre-Existing Limitation | 3 / 12 |

**SHORT TERM DISABILITY - OPTION TWO**

| | |
|---|---|
| Weekly Benefit Percentage | 60% |
| Maximum Weekly Benefit | $1,000 |
| Elimination Period | 30 Days |
| Duration | 9 Weeks |
| Pre-Existing Limitation | 3 / 12 |

**LONG TERM DISABILITY**

| | |
|---|---|
| Monthly Benefit Percentage | 60% |
| Maximum Monthly Benefit | $12,000 |
| Elimination Period | 90 Days |
| Duration | SSNRA |
| Pre-Existing Limitation | 3 / 12 |

# Voluntary Benefits with Unum

Voluntary benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off-guard. Explore the value of voluntary benefits below! These benefits are post-tax.

**CRITICAL ILLNESS INSURANCE***

If you are diagnosed with a critical illness covered under Unum's policy, you will receive a lump-sum payment at the time of the diagnosis. You can spend the benefit however you like. Many people affected by critical illnesses have found this payment helpful when covering routine living costs and out-of-pocket expenses that health insurance does not cover.

**$50 Wellness benefit**

**ACCIDENT INSURANCE***

Accident insurance provides members with a cash payment if they become injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. Refer to the plan summaries for more details.

**$50 Wellness benefit**

Employee Only: $15.52 monthly
Employee + Spouse: $24.84 monthly
Employee + Child(ren): $27.74 monthly
Employee + Family: $37.06 monthly

**HOSPITAL INDEMNITY INSURANCE**

Hospital Indemnity insurance is here to help you with unexpected costs. The payments from this benefit are made directly to you and can be used however you choose. These benefit payments can help pay for out-of-pocket health care costs or other household expenses that can pile up during a hospital stay.

**$50 Wellness benefit**

Employee: $24.38 monthly
Employee + Spouse: $48.15 monthly
Employee + Child(ren): $32.67 monthly
Employee + Family: $56.44 monthly

**If your spouse is also a benefits-eligible employee at Furman University, then you may not be eligible to purchase spousal coverage for Critical Illness and Accident benefits. If both spouses are employed at Furman University, only one spouse can elect Critical Illness and Accident coverage for their child(ren). Please refer to the plan documents for more details.*

# Telemedicine with Blue CareOnDemand

Instead of spending your day and dollars at an urgent care facility, connect with a U.S. board-certified doctor over the phone or via video chat to receive cost-effective care 24/7/365. Telemedicine doctors can diagnose, treat, and write prescriptions for nearly any non-emergency medical condition.

**Video Spotlight: The Benefits of Telemedicine**

Click here or scan the QR code to watch!

# Where to Receive Care

**TELEMEDICINE $**

Access telemedicine services to treat minor medical conditions. Connect with a board-certified doctor via video or phone wherever or whenever is convenient to you.

- Colds
- Flu
- Rashes
- Fever
- Sore throats

**PRIMARY CARE $**

For most non-emergency illnesses or injuries, the best choice for medical care may be a visit to your primary care physician. Your regular doctor knows you best, has your medical history, and has the expertise to diagnose and treat most conditions.

- Immunizations
- Routine check-ups
- General health issues
- Screenings

**URGENT CARE $$**

Urgent care centers handle non-emergency conditions that require immediate attention—those for which delaying treatment could cause serious problems or discomfort. Urgent care visits are less expensive than ER visits but are typically more expensive than a visit to your primary care doctor.

- Minor burns
- Minor injuries
- Sprains and strains
- Stitches

**EMERGENCY ROOM $$$**

A visit to the ER is the most expensive type of outpatient care and should only be used if there is a true emergency, a life-threatening illness, or a debilitating injury. Examples of conditions that should be addressed in the ER include, but aren't limited to:

- Chest pain
- Shortness of breath
- Uncontrollable bleeding
- Poisoning or suspected poisoning



# ACHIEVE TOTAL WELLBEING

## Wellness Program with Blue Cross Blue Shield

At Furman University, we strive to help our employees achieve their health and wellbeing goals by establishing a culture and environment that allows their minds, bodies, and spirits to thrive. To accomplish this, we provide quality benefits, tools, resources, and activities to support the total wellbeing of employees, their families, and the community we serve. One of these resources is health coaching.

**Ready to embark on your health journey?**
Log into My Health Toolkit, navigate to the Wellness tab, and click on Health Coaching. To enroll, give our health coaching team a call at **1.855.838.5897**.

## DID YOU KNOW?

Maintaining your health is not just about avoiding illness; it's about enhancing your overall wellbeing and quality of life.

**Here are some compelling reasons why prioritizing your health matters:**

- Natural Mood Booster
- Physical Fitness Promotes a Longer Life
- Better Sleep
- Can Prevent or Delay Chronic Illnesses Associated with Aging
- Improves Your Overall Health
- Enhances Your Self-Image

## SmartShopper with Blue Cross Blue Shield

The cost of health care services may vary based upon where you go. From routine care to more complex procedures, SmartShopper rewards you when you choose better-value care. It gives you more control over your out-of-pocket costs. When you use SmartShopper to choose a more cost-effective provider, you'll get a reward check in the mail. It could range from $15 to $750, depending on the procedure and provider.
**Scan the QR code to learn how to utilize this benefit!**

## Employee Assistance Program (EAP) with Health Advocate

**Are personal problems affecting your productivity at work and hindering your happiness at home?** You're not alone. Health Advocate's Employee Assistance Program (EAP) is here to help you overcome whatever issues you may face and allow you to thrive in any situation that comes your way! The program gives you and your covered dependents 24/7 access to free, confidential counseling through Health Advocate. This benefit is post-tax.

**Counselors at Health Advocate are here for you when you need to discuss:**

- **Family:** Divorce, elder care, and returning to work postpartum.
- **Work:** Job relocation, building relationships, and navigating through reorganization.
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, and tax issues.
- **Identity Theft Recovery:** Prevention tips and help from financial counselors if you become a victim.
- **Health:** Anxiety, depression, getting better sleep, and kicking a bad habit like smoking.
- **Everyday Life:** Moving or adjusting to a new community, grieving, military family matters, and training a new pet.

**Video Spotlight: When to Use Your EAP**
Click here or scan the QR code to watch!

**MEND YOUR MIND!**
Download the app to start taking advantage of your EAP!

Download on the App Store | GET IT ON Google Play

## Employee Wellness Committee with MyWellness

The Furman Employee Wellness Committee is thrilled to introduce you to our latest initiative, MyWellness. This all-encompassing program is packed with a diverse range of campus activities and resources, all designed to nurture every aspect of wellness—be it physical, social, environmental, spiritual, occupational, financial, emotional, or intellectual. MyWellness is exclusively crafted for Furman's faculty, staff, and their dependents. One of the standout perks of being part of the Furman family is the complimentary access to our Physical Activities Center. This includes a fitness center, basketball court, dance studio, racquetball courts, swimming pool, and therapy pool.

If you have any questions or need further assistance, don't hesitate to reach out to us at **employeewellness@furman.edu**.

## Furman Employee On-Site Wellness Center

The Furman Employee On-Site Wellness Center welcomes all employees and their spouses. If you are enrolled in the HDHP medical plan, please be aware that a $45 fee is required per visit, which does not contribute towards your deductible. All other employees can benefit from the clinic's services at no cost. Conveniently located at the Earle Student Health Center on campus, our clinic operates on Mondays from 8:30 AM to 12:30 PM and Thursdays from 12:30 PM to 4:30 PM. To ensure optimal care, we recommend scheduling an appointment by calling **1.864.455.2455**. For inquiries about our Employee On-Site Wellness Center, feel free to reach out to Human Resources at extension 2217.

# EXPLORE BEYOND YOUR BASIC BENEFITS

## My Diabetes Discount Program with Blue Cross Blue Shield

This program is specially designed to reward those who are proactively managing their diabetes. As a part of this program, you'll enjoy a reduced copay on all your diabetic supplies. What's more? You can get your insulin for a maximum cost of just $20!

Eligible members will receive all the necessary information via mail. So, keep an eye on your mailbox and get ready to reap the benefits of effectively managing your diabetes.

## Identity Theft Protection with MetLife

Did you know that every two seconds someone's identity is stolen? Keep your personal information safe with Identity Theft Protection through MetLife. This benefit can help shield your financial and personal information from thieves and hackers by monitoring thousands of databases for unauthorized personal information usage. Members also have access to prevention tips and can receive help from financial counselors if they become victims. This benefit is post-tax.

## Legal Services with MetLife

Legal Services with MetLife gives you access to a network of local attorneys that can assist you with your legal needs. These attorneys have expertise in various topics such as family law, home-buying, identity theft, etc. Once you are enrolled in this plan, visit **www.legalplans.com** to view coverage details, utilize tools to assess legal needs, and search for in-network attorneys in your area. This benefit is post-tax.

The cost for Identity Theft Protection and Legal Services is $27.20 each month.



# CONTACTS

**Your Dedicated Client Advocates | OneDigital**
Direct: 1.888.617.7644
furmanbenefits@onedigital.com

**Medical & Dental | Blue Cross Blue Shield**
Member Services: 1.855.819.0960
www.southcarolinablues.com

**Vision | Unum (EyeMed Network)**
Member Services: 1.855.652.8686
www.member.eyemedvisioncare.com/unum/en

**Life, Disability, & Worksite Benefits | Unum**
Member Services: 1.800.635.5597
www.unum.com

**Health Savings Account (HSA) | Accrue Health**
Member Services: 1.844.643.3099
www.accruehealth.com

**Flexible Spending Accounts (FSAs) | Flores**
Member Services: 1.800.532.3327
www.flores247.com

**Legal Services & Identity Theft | MetLife**
Member Services: 1.800.821.6400
www.info.legalplans.com

**Employee Assistance Program (EAP) | Health Advocate**
Member Services: 1.866.799.2485
www.healthadvocate.com/members

ONEDIGITAL

*The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.*


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