

# 2021

## EMPLOYEE BENEFITS GUIDE



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# WELCOME



## Supporting You, Every Step of the Way

Western Governors University (WGU) strives to change the lives of individuals and families in meaningful and positive ways. Our success hinges on you as a key contributor to this purpose and vision.

Similarly, we are here to support you and your family with the total rewards package we offer. Our comprehensive, competitive programs are designed to give you the freedom to choose the benefits and coverages that fit your unique needs.

WGU provides both employer-provided and optional benefits. Some benefits are provided automatically, at no cost to you. For others, you have the option to purchase coverage, for which you will pay part or all of the cost.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 40 for more details.

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## Your WGU-provided and Optional Benefits Include:

<b>WGU Provided Benefits</b> (You receive coverage automatically)	<b>Optional Benefits</b> (You must enroll to receive coverage)
Basic Life Insurance	Medical & Pharmacy
Basic Accidental Death & Dismemberment (AD&D)	Dental
Short-Term Disability	Vision
Long-Term Disability	Health Savings Account (HSA)
Wellbeing Program	Flexible Spending Accounts (FSAs)
Healthcare Advocacy	Retirement Savings Plan – Your Contributions
Retirement Savings Plan – WGU Contributions	Supplemental Life and AD&D
Employee Assistance Program	Additional Financial Protections: Critical Illness, Accident, Hospital Indemnity, Legal, and Identity Theft Protection
Discounted WGU Tuition	
Employee Discounts	
Paid Time Off (vacation, holiday, sick)	

WGU wants you to be involved and engaged in your healthcare and financial decisions. Your family's needs change every year. And as 2020 has shown us, it's important to be prepared for the unexpected. Enrollment is your opportunity to take a closer look at your coverage options, explore the benefit options we make available to you, learn about programs you may not have known WGU offered, and decide what plans work best for you.

This Benefits Guide is intended to serve as a primary resource for you — whether you are making enrollment decisions or just needing a refresher about a certain benefit plan during the year. It includes details regarding eligibility, coverage rules, cost details, and contact information for our administrative partners. When you become familiar with the information in this Guide, you will be well-informed and in a good position to meet your unique needs and your family's needs.



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## Employee Benefits Eligibility

All benefits described in this Guide apply to WGU employees in regular positions classified to typically work 30 or more hours per week. Positions classified for fewer than 30 hours per week are generally not eligible for medical, dental, and WGU-paid life and disability benefits. If your position is classified as part-time, temporary, intern, or intermittent, other eligibility rules may apply for purposes of vacation, sick, and holiday eligibility. Contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu) for further information about how eligibility may apply to your position.

## Dependent Coverage Eligibility

Certain employee benefit plans allow you to elect coverage for eligible dependents, such as:

- Spouse or domestic partner
- Your or your spouse/partner's child(ren) up to age 26, or any age if permanently disabled. Your child(ren) include only: biological, step, adopted, and any children for whom you are the legally appointed guardian.

**Examples of ineligible dependents:** Grandchildren, parents, cousins, friends, roommates, neighbors, and fiancés (unless a Domestic Partner) are not eligible for coverage under WGU benefits.

During 2021, WGU will implement a process to verify the eligibility of all dependents (spouse/partners or children) on WGU health coverage. This new process will lower compliance risk, preserve enrollment accuracy, and help control claims costs and premium increases. Employees covering dependents will be asked to provide documentation to verify each covered dependent's eligibility. More information will be shared during 2021. In the meantime, if you believe you may be covering an ineligible dependent and need to discuss options, contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

**For purposes of dependent eligibility under WGU plans, note the following requirements:**

Dependent	Definition for Purposes of Dependent Eligibility
<b>Spouse</b>	Any person pursuant to a legal union defined as a "marriage" under any domestic or foreign jurisdiction having the legal authority to sanction marriages.
<b>Domestic Partner</b>	You and such individual must be: <ul style="list-style-type: none"> <li>• Each other's same- or opposite-sex domestic partner</li> <li>• Not married to anyone else</li> <li>• Both at least 18 years old and mentally competent to enter into a marriage contract</li> <li>• Not related by blood to the degree of closeness that would prohibit your legal marriage in the state in which you reside</li> <li>• Living (and have lived) together in the same principal residence for at least six months and intend to do so indefinitely</li> <li>• Jointly responsible for each other's common wellbeing and financial obligations</li> <li>• Alternatively, such individual may qualify as a Domestic Partner if you have registered through a governmental entity as Domestic Partners</li> </ul>
<b>Child</b>	Any child of yours, your Spouse, or your Domestic Partner who has not attained age 26 (although note that a Child will remain eligible for medical, dental, and vision coverage through the end of the calendar month in which the Child attains age 26). You, your Spouse, or your Domestic Partner also must be one of the following with respect to the Child: <ul style="list-style-type: none"> <li>• Natural or biological parent, Adoptive parent, Step-parent, Foster parent, or</li> <li>• Legal guardian</li> </ul>
<b>Disabled Child</b>	An unmarried individual over age 26 who meets the definition of "Child" above (disregarding the age requirement), who is your tax dependent, who relies on you for financial support and maintenance, and who has a mental or physical handicap that makes him or her incapable of self-sustaining employment.

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## New for 2021

- **Your 2021 plan premiums are changing.** While WGU has not increased medical plan payroll deductions since 2018, for 2021 there will be an increase in our medical premiums of 8.8% on average. The exact amount of your increase will vary depending on the plan coverage options you choose. Supplemental life insurance, legal assistance, and identity protection rates will decrease for most employees in 2021, and costs for all other employee benefit plans will remain the same for 2021.
- **New Cigna Medical ID Cards.** In connection with Cigna's updated prescription drug administration, all employees selecting medical coverage for 2021 will receive a new ID card.
- **Gender affirmation health services.** WGU is expanding medical coverage for many forms of gender affirmation treatment.
- **WGU Wellbeing.** WGU is pleased to announce our partnership with Sonic Boom to create a fun and invigorating online wellbeing experience. In addition, we are increasing our wellbeing HSA incentive to \$750 for those in the High Deductible Health Plan, and continuing our wellbeing incentive for those enrolled in the Traditional Low Deductible Health Plan. See the Wellbeing section for more details.
- **IRS updates to Health Savings Account (HSA) annual contribution.** For 2021, you can contribute up to \$3,600 for Employee Only HDHP coverage and \$7,200 for Family HDHP coverage.
- **Healthy Pregnancy Healthy Baby support program.** Expanding your family is an important milestone. Taking care of your health and that of your baby is especially crucial. This Cigna program includes access to pregnancy coaches, the Cigna Healthy Pregnancy App, and educational videos, tools and resources to support you during your pregnancy. Enroll in your first trimester to receive a \$150 incentive, or \$75 if you enroll in the second trimester.



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- **Oncology care management.** WGU and Cigna have partnered to offer a program that works with individuals and families who have been affected by any type of cancer, giving access to specially trained oncology nurses and personalized care plans based on each individual's risk level and specific care.
- **Find qualified medical and dental providers through Cigna's Brighter Match Program.** Eliminate the guesswork when it comes to searching for high-quality, affordable Primary Care Physicians (PCPs) through Cigna's proprietary Brighter Match Program. Look for the Brighter Match provider designation on [myCigna.com](https://myCigna.com).
- **Medical plan changes.** There will be several changes and enhancements to our 2021 medical plan, including expanded coverage for some prescription drugs, reduced pricing for insulin, preventive care for 3D imaging mammograms, fertility reversal procedures, travel immunizations, and hearing aids. See the Medical and Pharmacy section for more details on all of the changes and enhancements.
- **Emergency Room (ER) copayment change.** The ER is the most costly place to receive medical care. The Traditional Plan's ER copay will increase to \$250 per visit.
- **Holiday calendar change.** WGU is happy to announce that Juneteenth will be a permanent addition to our holiday calendar and observed as a paid holiday for all employees going forward.

## Enrollment Checklist

- Gather any documentation** you may need to add dependents, including marriage and birth certificates and Social Security Numbers.
- Access WGU Employee Benefits information** and Workday help resources at the My Benefits page on the IntraNest, or contact [benefits@wgu.edu](mailto:benefits@wgu.edu).
- Compare medical plan options.** Use the online Medical Plan Decision Tool to model costs of WGU's two medical plan options based on your specific circumstances and inputs. Access the tool from the My Benefits page of the IntraNest.
- Select the right benefits.** Elect those that best support you and your family. Consider any coverage options your family members may have access to before electing to cover them on WGU's plans.
- Make sure your information in Workday is accurate** including home address, life insurance beneficiaries, and dependents.
- Ensure plan beneficiaries are current in Workday** for life insurance, in your retirement account with Transamerica, and within your HealthEquity HSA account.
- Complete your benefits enrollment in Workday** during your enrollment period. Most new hire or life event changes must be made within 30 days. Remember to print or save a copy of your enrollment confirmation within Workday.





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### Things to Know:

- **Need assistance?** HealthAdvocate is available to help answer your enrollment questions at [866-695-8622](tel:866-695-8622).
- **ID Cards.** If you are enrolled in medical coverage, you will receive a new ID card. Please use this in place of your current ID card. A copy of your ID card is always available through [myCigna.com](https://myCigna.com).
- **Take advantage of WGU's employee discounts.** PerkSpot features more than 30,000 exclusive savings from local and national merchants, including movie tickets, hotels, electronics, gym memberships, child care services, and more. Visit [wgu.perkspot.com](https://wgu.perkspot.com) to get started.
- **Milk Stork.** This service is available to working, nursing parents who are away on business for WGU. It provides refrigerated, express shipping so you don't have to choose between your career and your commitment to breastfeeding. Find out more at [milkstork.com/wgu.edu](https://milkstork.com/wgu.edu).
- **Retirement Savings Plan.** Take an active role in saving for your future with the WGU Retirement Savings Plan. See the special section in this Guide, and log on to your Transamerica account at [transamerica.com/portal/home](https://transamerica.com/portal/home) for details and planning tools. For information about one-on-one financial planning, reach out to WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

### Requesting Benefit Election Changes

Once you enroll in coverage, your elections generally stay in effect for the entire calendar year. Annually, during the fall WGU will offer you the opportunity to make changes to your benefit elections. However, you can make changes during the year with regard to certain plan benefits if one of the following occurs:

- A change in status that affects your or your eligible dependent's eligibility under the benefit plans;
- You or your eligible dependent experiences an event that qualifies as a special enrollment right; or
- Other special changes in circumstances as permitted under the plans and regulations.

The above events are commonly referred to as "Qualifying Life Events" or QLEs. Any change to your coverage made in connection with a QLE must be on account of and consistent with that event, and also made within specific deadlines — typically within 30 days of the event. QLEs include, but are not limited to, things like marriage, divorce, birth or adoption of a child, or significant changes in employment situation that affect your benefits eligibility. A comprehensive chart of QLEs and allowable changes is available in the Important Information section.



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# HEALTH BENEFITS

## Medical and Pharmacy

Take an active role in your healthcare coverage with one of WGU's available medical coverage options:

- High Deductible Health Plan (HDHP)
- Traditional Low Deductible Health Plan (Traditional LDHP)

### Key Words to Know:

- **Deductible:** The amount you pay before the plan begins to pay
- **Out-of-Pocket Costs:** Expenses you pay yourself, such as deductibles, copays, and the remaining amounts after plan coinsurance is paid
- **Out-of-Pocket Maximum:** The maximum amount you pay for covered services in a year (you may need to pay additional amounts if coverage is received from an out-of-network provider)
- **Copay:** An amount you pay for a covered service each time you use that service, which usually does not apply toward the deductible





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## How the WGU Medical Plans Compare

Before choosing which medical plan to enroll in, it's important to understand how they compare. The table provides a high-level comparison.

	HDHP with HSA	Traditional Plan (LDHP)
<b>What is different?</b>	<b>Premiums, Deductibles, Prescription Drugs</b>	
	<ul style="list-style-type: none"> <li>• Lower premiums</li> <li>• Higher deductible</li> <li>• Prescription drug benefits available for a fixed coinsurance amount, after you meet deductible</li> <li>• Deductible waived for certain prescription medication classified as preventive</li> </ul>	<ul style="list-style-type: none"> <li>• Higher premiums</li> <li>• Lower deductible</li> <li>• Prescription drug benefits available for a fixed coinsurance amount</li> </ul>
<b>What is different?</b>	<b>HSA and FSA</b>	
	<ul style="list-style-type: none"> <li>• Change your HSA contribution at any time during the year</li> <li>• Generous WGU matching contributions to your HSA               <ul style="list-style-type: none"> <li>– Employee-only: \$1,000 per year (\$38.46 per check)</li> <li>– Family: \$2,000 per year (\$76.92 per check)</li> </ul> </li> <li>• Qualify for up to \$750 in additional WGU contributions to your HSA through WGU Wellbeing program</li> <li>• Limited Purpose FSA available for dental and vision expenses</li> </ul>	<ul style="list-style-type: none"> <li>• No HSA contributions</li> <li>• Healthcare FSA can be used for eligible medical, dental and vision expenses; generally may elect FSA contributions only during Open Enrollment</li> </ul>
<b>What is the same?</b>	<ul style="list-style-type: none"> <li>• 100% coverage with no deductible for in-network preventive care</li> <li>• Cigna network-contracted fees for covered healthcare expenses</li> <li>• Comprehensive medical coverage, including access to a national network of doctors and hospitals</li> <li>• After you reach the annual out-of-pocket maximum, most covered in-network expenses are paid by the plan at 100% for the remainder of the calendar year</li> <li>• Critical Illness, Hospital and Accident Insurance options available as supplemental coverage</li> </ul>	

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**Medical Plans At-a-Glance – What You Pay**

	High Deductible Health Plan (HDHP)		Traditional Low Deductible Plan (LDHP)	
Choice of Providers	Cigna OAP network. You can choose in-network or out-of-network providers. Referrals are not needed.			
<b>Health Savings Account (HSA)</b> ((\$3,600 Employee Only or \$7,200 for Family annual limit.) If you are over age 55, you are able to contribute an additional \$1,000.)	Available with this plan. Refer to Health Savings section for details.		Not available	
<b>Healthcare FSA (\$2,750 annual limit)</b>	Not available		Available for medical, dental, and vision expenses	
<b>Limited Purpose FSA (\$2,750 annual limit)</b>	Available for dental and vision expenses only		Not available	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>				
<b>Individual</b> (Note: only applies to Employee Only coverage under HDHP.)	\$1,400	\$2,800	\$750	\$1,500
<b>Family</b>	\$2,800	\$5,600	\$1,500	\$3,000
<b>Calendar Year Out-of-Pocket Maximum (Includes Deductible)</b>				
<b>Individual</b>	\$3,800	\$7,300	\$3,000	\$6,000
<b>Individual Within a Family</b>	\$6,550	\$14,600	N/A	N/A
<b>Family</b>	\$7,600	\$14,600	\$6,000	\$12,000
	You Pay		You Pay	
<b>Coinsurance</b>				
<b>Preventive Care</b>	\$0 <sup>2</sup>	40% <sup>1</sup>	\$0 <sup>2</sup>	40% <sup>1</sup>
<b>Physician Office Visits</b>	20% <sup>1</sup>	40% <sup>1</sup>	\$15 Regular \$30 Urgent or Specialist copay	40% <sup>1</sup>
<b>WGU Virtual Care</b>	\$5 per visit; not subject to deductible		\$5 per visit	
<b>Emergency Room</b>	20% <sup>1</sup>	20% <sup>1</sup>	\$250 copay	\$250 copay
<b>Inpatient Hospital Care</b>	20% <sup>1</sup>	40% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>
<b>Outpatient Surgery</b>	20% <sup>1</sup>	40% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>

<sup>1</sup> After deductible. <sup>2</sup> Deductible does not apply to in-network preventive services. (Deductible applies for out-of-network preventive services.)

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## Medical Plans At-a-Glance – What You Pay

Pharmacy	High Deductible Health Plan (HDHP)		Traditional Low Deductible Plan (LDHP)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Retail Rx (up to a 30-day supply)<sup>2</sup></b>				
<b>Generic</b>	\$10 <sup>1</sup>	40% <sup>1</sup>	\$10	40%
<b>Preferred</b>	35% <sup>1</sup>	40% <sup>1</sup>	35%	40%
<b>Non-Preferred</b>	50% <sup>1</sup>	40% <sup>1</sup>	50%	40%
<b>Mail Order Rx (up to a 90-day supply)<sup>2,3</sup></b>				
<b>Generic</b>	\$10 <sup>1</sup>	Not covered	\$10	Not covered
<b>Preferred</b>	35% <sup>1</sup>		35%	
<b>Non-Preferred</b>	50% <sup>1</sup>		50%	

<sup>1</sup> After deductible.

<sup>2</sup> Your prescription may require step therapy, prior authorization, or a dispensing quality limit. Contact Cigna for additional details specific to your medications.

<sup>3</sup> Prescription benefits are only available through in-network pharmacies. Note: All specialty pharmacy prescriptions for rare and complex health conditions are dispensed and delivered to your home by Accredo (Cigna's specialty pharmacy team).



**Need help deciding?** WGU has partnered with HealthEquity to provide an easy-to-use online tool to help you identify the medical plan option that may be best for you. Answer a few simple questions about your likely medical needs for the coming year and the tool will calculate estimated outcomes for each medical coverage option. Give it a try now! Go to [comparemyhsa.com/wgu](https://comparemyhsa.com/wgu). For live 1-on-1 help deciding on the best plan, call HealthAdvocate at **866-695-8622**.



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### Find an In-Network Provider

You'll save money when receiving care from an in-network provider.

- Download the **myCigna app** to find in-network doctors, labs, and hospitals or visit [myCigna.com](https://www.mycigna.com). Get cost estimates for care, compare prescription prices, manage and track claims, access your ID cards to print, fax, or email. The app also allows you to build your custom health team, a personal list of the in-network doctors, dentists, and facilities you use so you can easily keep track of their information all in one place.
- Not currently enrolled in medical?
  - Go to [www.cigna.com](https://www.cigna.com)
  - Select "Find a Doctor, Dentist, or Facility"
  - Select "Employer or School"
  - Enter your ZIP code
  - Select "Doctor by Type" or "Doctor by Name"
  - Continue as a guest
  - Search the "Open Access Plus, OA Plus, Choice Fund OA Plus" network for the provider of your choice
  - Use Cigna's Brighter Match program to find high-quality, affordable medical and dental providers. Cigna's proprietary Brighter Match algorithm will help you find providers with the best ratings for quality, cost, and patient satisfaction. Look for the Brighter Match provider designation on [myCigna.com](https://www.mycigna.com).



### Important

Certain preventive medicines on Cigna's ACA preventive drug list are covered under both the HDHP and Traditional Plan at no cost. Examples: certain vaccines, contraceptives, folic acid, and breast cancer prevention. For a complete list of medications covered under this list, visit [myCigna.com](https://www.mycigna.com). In addition, certain diabetic supplies, such as needles, lancets, and test strips, are available to members at no cost when purchased on the same day as injectable insulin.

### Covered by the HDHP?

Don't forget — certain other common medications for chronic conditions are covered the same as they are under the Traditional Plan. Examples: antidepressants, medications for diabetes, high blood pressure, high cholesterol, osteoporosis, and respiratory conditions. Under the HDHP, plan coverage for certain medications will apply right away, even if you have not met the plan deductible yet. To view these medications, refer to [myCigna.com](https://www.mycigna.com) and access the "Prescriptions" section. Find a participating pharmacy, check drug coverage, arrange for home delivery, and compare prices at [myCigna.com](https://www.mycigna.com).

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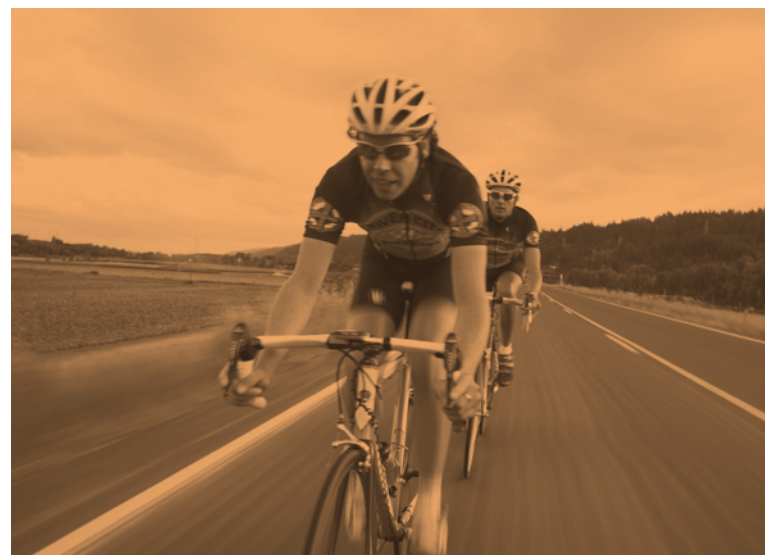
## Accredo Specialty Pharmacy through Cigna

Specialty medications are used to treat rare and complex conditions like cancer, multiple sclerosis, and rheumatoid arthritis. Like the conditions, these medications are complex and require close supervision and adherence to treatment to help achieve the best health outcomes. Cigna's specialty pharmacy team (known as Accredo) will work directly with you and your physician to authorize and dispense all specialty medications under WGU medical coverage. The use of this dedicated specialty pharmacy features personalized assistance and home delivery of specialty medications. If you would like more information, contact Cigna at [800-244-6224](tel:800-244-6224).

## Higher Deductible, You've Got This!

Under the HDHP, on an annual basis, WGU contributes \$1,000 for Employee Only coverage and \$2,000 for Employee plus Dependents coverage, as long as you are contributing at least that much over the year. This will equate to \$38.46 or \$76.92 per paycheck depending on your coverage level.

- You will also receive an additional \$750 if you maximize your participation in the WGU Wellbeing Program. Use or save your HSA contributions at your discretion.
- Lower per-paycheck costs allow you to redirect money you would pay in premiums to your HSA instead, so you have more money to use when you need care.
- Think of your HSA as a reserve to help cover your deductible. The 2021 in-network individual deductible is \$1,400, and the in-network family deductible is \$2,800. When you factor in all available WGU HSA contributions, your in-network deductible is pretty well covered!
- If you have a year with few medical expenses, then the accumulated HSA funds stay in your account for the future.
- Your overall out-of-pocket risk in any given calendar year is always limited by the out-of-pocket maximum.



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## Virtual Care and Counseling Resources

### WGU Virtual Care

With advancements in technology, we have become comfortable with managing activities remotely – including receiving virtual healthcare and counseling. Whether you're dealing with a routine illness or injury, or need access to counseling or mental health providers, WGU's expanded virtual care options deliver cost-effective, around-the-clock access to consultations with board-certified providers via video, phone or app.

Employees and family members covered under the WGU medical plan only pay a \$5 copay per visit. Employees not covered under the WGU medical plan can access virtual care with [MeMD.me/wgu](https://www.memd.me/wgu) for a \$35 copay per visit.

Starting in 2021, WGU medical plan members will have access to telehealth services exclusively through MDLIVE. Pre-registration is recommended before you need to use services. NOTE: Telehealth services through Amwell will no longer be offered.

- **Choose when:** Day or night, weekdays, weekends, and holidays.
- **Choose where:** Home, work, or on the go.
- **Choose how:** Phone or video chat.

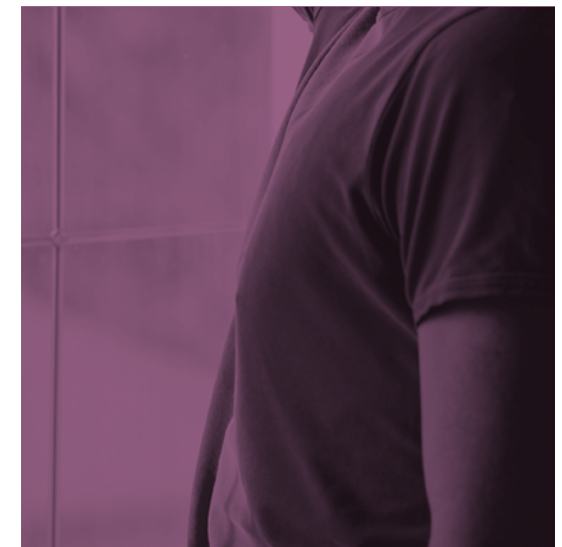
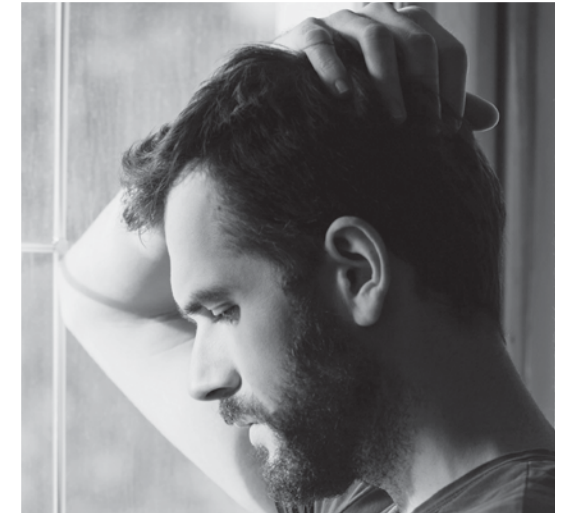
If you are enrolled in a WGU medical plan, you and your enrolled dependents can get treatment for general illnesses, prescriptions for a range of medical conditions (subject to applicable state laws), and advice by live computer video or phone consultations for conditions such as:

- Sore throats
- Headaches
- Stomach aches
- Fevers
- Colds and flu
- Allergies
- Rashes
- Acne
- Shingles
- Bronchitis
- Urinary tract infections and more

Registration is simple either via the web or over the phone

MDLIVE (for employees with WGU medical coverage)  
[MDLIVEforCigna.com](https://www.mdliveforCigna.com)\* or via your account on [myCigna.com](https://www.myCigna.com)  
 888-726-3171

\*Availability may vary by location and plan type and is subject to change. See vendor sites for details.





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## Health Savings/Flexible Spending Accounts

You can save money on your healthcare and dependent care costs through the use of tax-advantaged accounts that allow you to use before-tax dollars to pay for eligible expenses.

A **Health Savings Account (HSA)** empowers you to build savings for healthcare expenses in a tax-advantaged account. Paired with our qualified High Deductible Health Plan, you and your family can plan, save, and pay for qualified healthcare expenses using an HSA. HSAs are similar to retirement accounts in that contributions to them are never forfeited and any accumulated unused balance carries over year-to-year. HSAs are portable when you move jobs or retire, the balance can be invested in mutual funds, and there are survivor benefits.

To enroll in an HSA Plan, you must meet the following requirements (see IRS Publication 969):

- Be enrolled in WGU's High Deductible Health Plan
- Have no other health insurance coverage except what's permitted by the IRS
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

### How much can I contribute to an HSA?

Federal tax rules set the maximum HSA contribution limit for each year. Important: The total amount that can be contributed to your HSA for 2021, including any WGU contributions you receive, is summarized in this illustration:

Coverage Level	WGU Contributions*	Your Contributions (Under age 55)	2021 IRS Limits**
<b>Employee Only</b>	\$1,750	\$1,850	\$3,600
<b>Employee + Dependents</b>	\$2,750	\$4,450	\$7,200

\* Assumes for the entire year: (1) You are in the same coverage level under the WGU HDHP medical option all year, (2) Maximize the per-payroll WGU matching contributions, and (3) Earned the maximum annual HSA contribution under Wellbeing Program.

\*\* Add \$1,000 if age 55 or older.

**The HSA Advantage:** An HSA allows account owners to pay for current healthcare expenses and save for those in the future. One advantage is that contributions are tax-deductible, or if made through a payroll deduction, they are pretax. Also, the interest earned is tax-free.

**Ownership:** The money in your HSA is always yours. Unspent balances simply carry over from year-to-year until spent.

**Flexibility:** You decide when and how much to contribute to your account. In addition, you can choose to use your HSA dollars now or save for future expenses.

#### Triple Federal Tax Benefits:

- Contributions are not taxed up to the IRS contribution limit
- Your money grows tax-free
- Withdrawals used to pay for qualified healthcare expenses are also tax-free

**Portable:** Your money stays put even if you change health plans, companies, or you retire.

**Investment Opportunities:** You can increase your HSA balance through several mutual fund investment options provided by HealthEquity.

**IMPORTANT:** HSAs are individually owned and controlled by you. Accordingly, it is your responsibility to ensure you do not contribute more than the allowable maximum.

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**Flexible Spending Accounts (FSAs)** help you make your money go further. You can set aside before-tax dollars through convenient payroll deductions to pay for eligible healthcare and dependent care expenses. You must enroll each year you want to participate. Any unused healthcare FSA amounts up to \$550 will carry over to the next year, but any funds above this amount are forfeited if you do not incur expenses on or before December 31 and submit those expenses for reimbursement by March 31. Your FSA options are as follows:

	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
<b>Who is eligible?</b>	Anyone without an HSA can participate in the full Healthcare FSA.	Employees who enroll in the HDHP medical plan and elect an HSA.	Employees with children under the age of 13 or dependents physically or mentally unable to care for themselves.
<b>How does it work?</b>	<p>You can use these funds to pay for eligible medical expenses like deductibles, copays, and coinsurance for you and your eligible dependents.</p> <p>You can deposit up to \$2,750 in 2021 to pay for eligible medical, dental, and vision expenses. The entire amount you elect is available at the beginning of the plan year or your initial eligibility date, whichever is later.</p> <p>Expenses must be incurred by December 31.</p> <p>You have until March 31 to submit eligible expenses for reimbursement.</p>	<p>If you enroll in the HDHP medical plan and elect to enroll in an HSA, you are eligible for a Limited Purpose FSA. This FSA can be used to pay for eligible dental and vision expenses for you and your eligible dependents. Medical expenses are reimbursed solely through your HSA.</p> <p>You can deposit up to \$2,750 in 2021 for eligible dental and vision expenses. The entire amount you elect is available at the beginning of the plan year or your initial eligibility date, whichever is later.</p> <p>Expenses must be incurred by December 31.</p> <p>You have until March 31 to submit eligible expenses for reimbursement.</p>	<p>You can use these funds to pay for eligible day care expenses for eligible dependents including, but not limited to, payments to qualified day care centers, preschool costs (up to, but not including kindergarten), after school care, and elder care. <b>This account cannot be used for dependents' medical expenses.</b></p> <p>You can deposit up to \$5,000 in 2021 into the Dependent Care FSA (\$2,500 if you are married and you and your spouse file individual income tax returns). The balance in the account will accumulate with payroll deductions and you will have access to your YTD contributions at the time of reimbursement.</p> <p>Expenses must be incurred by December 31.</p> <p>You have until March 31 to submit eligible expenses.</p> <p>Please note that you must choose between a Dependent Care FSA and the Child Care Tax Credit; you cannot use both.</p>
<b>What types of expenses are eligible?</b>	Medical, Dental, Vision	Dental, Vision	Day care for eligible dependents

Find a complete list of eligible expenses from the IRS at [irs.gov](https://www.irs.gov) or **800-829-3676**. (Search or ask for Publication 502 for healthcare expenses, Publication 503 for dependent care expenses.)

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## Comparing the FSA and the HSA

Not sure which healthcare account to choose? Refer to the table below or go to [learn.healthequity.com/wgu](https://learn.healthequity.com/wgu) for a wide variety of educational resources including videos and savings calculators. HealthEquity administers your spending accounts as an employee of WGU. If you have both a healthcare FSA and an HSA, you will receive a separate debit card for both. Below is a table outlining the differences between a healthcare FSA and an HSA.

	Healthcare FSA	HSA
<b>Who can participate?</b>	You can participate in the full Healthcare FSA if you enroll in the Traditional Plan or if you waive medical coverage through WGU. If you elect the HDHP medical plan with an HSA, you are eligible to participate only in a Limited Purpose FSA due to IRS regulations.	You can participate only if you enroll in the HDHP medical plan.
<b>How much can you contribute?</b>	Up to the 2021 IRS limit of \$2,750/year.	Up to 2021 IRS limits of \$3,600/Employee Only, \$7,200/Employee plus Dependent(s) per year less any contribution that WGU will make. If you are age 55 or older, you can contribute an extra \$1,000 as a catch-up contribution.
<b>Will WGU contribute to my account?</b>	No	Yes. Through a HealthEquity HSA, on an annual basis, WGU contributes \$1,000/Employee Only (\$38.46/paycheck) or \$2,000 for Employee plus Dependent(s) coverage (\$76.92/paycheck), as long as you are contributing at least that much over the year. Additionally, you will receive an additional \$750 if you maximize your participation in the WGU Wellbeing Program.
<b>Are contributions pretax?</b>	Yes	Yes, for federal tax purposes and most states.
<b>What expenses are eligible?</b>	Eligible medical, dental, and vision expenses. If you have an HSA, only dental and vision expenses are eligible.	Eligible medical, dental, and vision expenses.
<b>What happens to money left in the account at the end of the year?</b>	Any unused healthcare FSA amounts up to \$550 will carry over to the next year, but any funds above this amount are forfeited if you do not incur expenses on or before December 31 and submit those expenses for reimbursement by March 31.	Any balance left in your account carries over to the next calendar year; funds can accumulate in your account for use for future medical, dental, and/or vision expenses, including during retirement. Account balances above \$2,000 can be invested through optional investment funds at HealthEquity.



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## Dental

WGU offers two dental options. A traditional dental PPO plan and a dental HMO plan. Both plans cover preventive care in full with no deductible or copayment. When selecting your dental plan, make sure to verify that your provider participates in either a Cigna dental PPO plan or a Cigna dental HMO plan.

### Dental Plans At-a-Glance – What You Pay

Plan Name	DHMO* Dental Plan	DPPO Dental Plan	
<b>Network</b>	Cigna Dental Care Access Plus	Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)	
	In-Network	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>			
<b>Individual</b>	\$0	\$50	\$50
<b>Family</b>	\$0	\$150	\$150
<b>Calendar Year Maximum Benefit</b>			
<b>Individual</b>	None	\$1,500 per person	
	<b>You Pay</b>	<b>You Pay</b>	
<b>Preventive Services – oral exams, cleanings, bite wing x-rays (2 per 12-month period)</b>	\$0	\$0	100% of R&C
<b>Basic Services – fillings, oral surgery, root canals, perio surgery, scaling and root planning, simple extractions</b>	See Copayment Schedule	20% <sup>1</sup>	20% <sup>1</sup> of R&C
<b>Major Services – dentures, crowns, bridges</b>	See Copayment Schedule	50% <sup>1</sup>	50% <sup>1</sup> of R&C
<b>Orthodontia</b>	Member pays: \$2,472 children to age 19 \$3,384 for adults	50% Only for children up to age 19	50% of R&C Only for children up to age 19
<b>Orthodontia Lifetime Maximum</b>	N/A	\$1,500/child	

<sup>1</sup> Deductible applies. R&C – Reasonable and Customary Charge

\* The Cigna DHMO is not available in the following states: AK, ME, MT, NH, NM, ND, PR, SD, VI, VT, WV, and WY.

### In-Network Provider Search

- Go to [cigna.com](https://www.cigna.com) and
- Select “Find a Doctor, Dentist, or Facility”
- Select “Employer or School”
- Enter your ZIP code
- Select “Doctor by Type” or “Doctor by Name”
- Search “Total Cigna DPPO (Cigna DPPO Advantage and Cigna DPPO)” for the DPPO Dental Plan and “Cigna Dental Care Access Plus” for the DHMO Dental Plan

### Key Words to Know:

- **Deductible:** The amount you pay before the plan begins to pay
- **Annual Maximum Benefit:** Maximum total amount the plan will pay during the plan year
- **Preventive Services:** Services designed to prevent or diagnose dental conditions including oral evaluations, routine cleanings, X-rays, fluoride treatments, and sealants
- **Basic Services:** Services such as basic restorations, some oral surgery, endodontics, and periodontics
- **Major Services:** Services such as crowns, dentures, implants, and some oral surgery
- **Orthodontia:** Straightening or moving misaligned teeth and/or jaws with braces and/or surgery

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## Vision

WGU's vision plan through EyeMed, includes benefits for eye exams, eye glasses, and contact lenses.

- To use your in-network benefits to purchase contact lenses online, visit [contactsdirect.com](https://www.contactsdirect.com).
- To use your in-network benefits to purchase glasses online, visit [glasses.com](https://www.glasses.com).
- To locate laser vision correction providers, please call **1-877-5LASER6** or visit [eyemedlasik.com](https://www.eyemedlasik.com).

### Save money with an In-Network Vision Provider

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

- Select "Members"
- "Find an Eye Doctor"
- Enter your ZIP code
- Choose the "Select" network

### Key Words to Know:

- Copay:** An amount you pay for a covered service each time you use that service
- Retail Allowance:** Maximum allowance paid toward the cost of vision materials; you are required to pay any amounts in excess of the retail allowance

## Hearing Care Discounts

EyeMed members have access to affordable hearing care discounts through Amplifon, the world's largest distributor of hearing aids and services. To schedule your appointment, call **844-526-5432** to find a hearing care provider near you and to schedule your hearing exam today.

Remember, the WGU Medical Plan also provides hearing aid coverage. Be sure to explore both options to obtain the best coverage for your specific needs.

## Vision Benefits At-a-Glance – What You Pay

EyeMed Vision Plan		
	In-Network (You Pay)	Out-of-Network (Reimbursement)
<b>Services</b>		
<b>Routine Eye Exam</b>	\$10 copay	Up to \$30
<b>Materials</b>		
<b>Single Vision Lens</b>	\$10 copay	Up to \$25
<b>Bifocals</b>	\$10 copay	Up to \$40
<b>Trifocals</b>	\$10 copay	Up to \$60
<b>Lenticular</b>	\$10 copay	Up to \$60
<b>Standard Progressive</b>	\$75 copay	Up to \$40
<b>Frames</b>	\$150 allowance + 20% discount off balance	Up to \$75
<b>Contact Lenses – in lieu of frames/lenses</b>		
<b>Medically Necessary</b>	\$0	Up to \$200
<b>Disposable</b>	\$150 allowance +15% discount off balance	Up to \$120
<b>Benefit Frequency</b>		
<b>Exams</b>	Once every 12 months	
<b>Lenses</b>	Once every 12 months	
<b>Frames</b>	Once every 24 months	
<b>Contacts</b>	Once every 12 months	
<b>Additional Savings</b>		
<b>LASIK Vision Correction</b>	15% off retail price or 5% off promotional pricing	N/A

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## Sonic Boom Wellbeing Platform

WGU Wellbeing strives to help you on your path to a healthier lifestyle – every day! That’s why WGU has partnered with Sonic Boom to create a fun and invigorating online experience that is all about small, simple nudges and inspirations to help you help yourself.

Not only will you develop healthier habits and connect with your coworkers, but WGU wants to recognize your commitment to your personal wellbeing by offering opportunities to earn incentives and rewards along the way.

### Who Is Eligible to Participate?

This program is voluntary and available to all active employees. New hires will receive a detailed communication from WGU Employee Benefits with instructions on how to qualify for a prorated incentive, as well as access to the Sonic Boom portal.

### What is Sonic Boom?

WGU Wellbeing is powered by a fun, robust online platform called Sonic Boom. Sonic Boom provides tons of tools, resources, contests/challenges, and communications to help you focus on optimal nutrition, physical activity, weight management, stress reduction, and more. The challenges are fun and educational, and many of them rely on social interaction with your WGU colleagues nationwide. So, step outside your comfort zone and join the fun!





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## What Are the Rewards and Incentives?

WGU Wellbeing believes the best rewards are realized when barriers to your wellbeing are removed and you feel connected to a fun community of coworkers. Through Sonic Boom you will be motivated and supported to take small steps toward healthy changes that are important to you.

In addition to the intrinsic value, WGU Wellbeing will reward you along the way as you engage in various activities. Everyone can accumulate Boomer Bucks for participating in a wide range of healthy actions. And then you can treat yourself to something nice from the thousands of options within the Boomer Bucks Store.

In addition, if you elect to be covered under the WGU Medical Plan, that plan offers an additional incentive. The WGU Medical Plan Incentive is earned by completing certain qualifying activities within Sonic Boom. The incentive you will be eligible to receive is based on the WGU Medical Plan option you are enrolled in, as follows:

- **High Deductible Health Plan (HDHP):** Throughout the year, as you complete qualifying activities, earn wellbeing contributions to your WGU Health Savings Account – \$750 annual maximum.
- **Traditional Low Deductible Plan (LDHP):** If you complete the required number of activities before the end of the year, you will qualify for a medical plan premium credit (currently \$73.98 per paycheck) or other equivalent medical plan incentive to be announced during the fall timeframe. That incentive will be applied or awarded in January of the next calendar year.
- **Those not enrolled in any of WGU's medical plan options** can earn Boomer Bucks – Sonic Boom's virtual currency that allows you to "shop" in the Boomer Bucks store for merchandise you'll love! You are also eligible to participate in fun contests and challenges for a wide range of rewards.

## Alternative Options

If you think you might be unable to meet a standard for an incentive reward under the WGU Wellbeing program, you might qualify for an opportunity to earn the same incentive reward by different means. Contact us at [benefits@wgu.edu](mailto:benefits@wgu.edu) and we will work with you (and, if you wish, with your doctor) to find an alternative way for you to earn the same incentive reward that is right for you in light of your health status.

## How It Works

- Visit the WGU **IntraNest** to find the link to the Sonic Boom portal and use your WGU Single Sign On credentials to login
- You may also directly visit [wgu.app.sbwel.com](http://wgu.app.sbwel.com) but will need to select "Enter Company Login" before being prompted for your SSO login
- Visit the Rewards page in Sonic Boom and complete a variety of activities across the several dimensions of wellbeing to earn an incentive
- Complete activities in the Preventive Health category to qualify for a medical plan incentive
  - Those on the HDHP can earn a \$150 credit to their HSA for each activity completed in the Preventive Health category, up to the \$750 annual credit maximum (five activities)
  - Those on the LDHP must complete five Preventive Health category activities between January 1 and December 31 in order to receive the medical plan incentive in the following calendar year under the LDHP
- Continue to visit Sonic Boom regularly and complete activities and challenges throughout the portal or from the Holistic Wellbeing category to earn Boomer Bucks
- Earn even more Boomer Bucks by highlighting colleagues monthly on WGU's employee recognition platform – Motivosity.

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## WGU's SupportLinc EAP

WGU makes low-cost or no-cost 1-on-1 counseling available to support you or your family members who may be feeling anxious, stressed, or overwhelmed due to the demands and circumstances of life at home or at work. WGU's SupportLinc Employee Assistance Program (EAP) is available to all employees at **888-881-LINC (5462)** or online at **[wgu.mysupportportal.com](http://wgu.mysupportportal.com)**. Through the EAP, you and eligible family members can receive unlimited phone access to guidance consultants and five in-person sessions per incident, per year.

Although face-to-face counseling is often preferred, WGU's SupportLinc offers a number of alternative channels to receive counseling, including video, phone, chat, and more.



## HealthAdvocate

For free assistance with WGU benefits questions, or other general healthcare questions, WGU offers all employees HealthAdvocate. This free service is available to answer your questions about WGU coverage options, resolve complicated medical claims, research Medicare options, and more. All employees, spouses, dependents, parents, and parents-in-law are eligible for this service. Here are examples of topics HealthAdvocate can help you with:

- Help understanding your available healthcare coverage options through WGU, or elsewhere (e.g. spouse/partner's coverage)
- Resolve claims and billing issues
- Assistance with Medicare or Medicaid
- Help understanding medical tests, common treatments, and medications
- Find qualified doctors and hospitals
- Schedule appointments and arrange treatments and tests
- And...much more!

Contact HealthAdvocate at: **866-695-8622** or online at **[healthadvocate.com/wgu](http://healthadvocate.com/wgu)**.

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## Milk Stork

A specialized service available to working, nursing parents, who are away on business for WGU. It provides refrigerated, easy express shipping so you don't have to choose between your career and your commitment to breastfeeding. To learn more about the benefits of Milk Stork, and to place orders with your WGU email address, visit [milkstork.com/wgu.edu](http://milkstork.com/wgu.edu).

## Healthy Pregnancy, Healthy Baby Support Program

Expanding your family is an important milestone. Taking care of your health and that of your baby is especially crucial. This new program includes:

- Access to pregnancy coaches to support you during your pregnancy, along with tools such as an audio library of health topics and a pregnancy journal filled with charts and information.
- \$150 incentive if you enroll in your first trimester, or \$75 if you enroll in the second trimester.
- Access to the Cigna Health Pregnancy App, available via [myCigna.com](http://myCigna.com) or download from Google Play or the App Store. View educational videos about your baby's weekly development, access the Baby Boost relaxation tool, and get daily updates with important tips and inspirational quotes.
- Your WGU Medical Plan with Cigna also includes coverage for a breast pump at no additional cost once you reach your 28th week of pregnancy.

## Cigna's Oncology Care Management

Cigna's Oncology Care Management Program works with individuals and families who have been affected by any type of cancer. You'll have access to specially trained oncology nurses, as well as personalized care plans based on each individual's risk level and specific care.

## Additional Support

Employees with WGU medical coverage have access to Cigna support resources for conditions like diabetes, COPD, asthma and other chronic health matters. One-on-one assistance is available to help you with:

- Locating online resources for your condition
- Understanding your condition, diagnoses, medications, triggers, and warning signs
- Establishing and following a personal care plan
- Setting health goals and improving healthy habits
- Hospital admissions
- Comparing treatment options

Log in to the myCigna app or [myCigna.com](http://myCigna.com) to learn more.





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## Paid Time Off for Vacation, Holidays, and Sickness

Regular full-time employees are eligible to accrue vacation pay on a biweekly basis. Part-time employees are not eligible for vacation pay accrual. Vacation pay will not be earned during an unpaid leave of absence. WGU encourages employees to use their vacation time during the same year in which it is accrued. However, any unused/accrued vacation hours at the end of an anniversary year may be carried over into the following year up to the vacation balance maximum reflected in the vacation accrual schedule. If you attain the vacation balance maximum, no further accruals will be credited until you use vacation to lower your balance below the maximum.

Years of Service	Days per Year	Hours Accrued Per Pay Period	Vacation Balance Maximum
Less than 1	10	3.08	N/A
1	13	4.00	130
2	15	4.62	150
3	18	5.54	180
4 or more	20	6.15	200

### Eligible Employees Receive the Following 2021 Paid Holidays

<b>New Year's Day</b>	Fri, Jan 1	<b>Labor Day</b>	Mon, Sep 6
<b>Martin Luther King Day</b>	Mon, Jan 18	<b>Thanksgiving</b>	Thu, Nov 25
<b>Presidents' Day</b>	Mon, Feb 15	<b>Thanksgiving</b>	Fri, Nov 26
<b>Memorial Day</b>	Mon, May 31	<b>Christmas</b>	Thu, Dec 23
<b>Juneteenth</b>	Fri, Jun 18	<b>Christmas</b>	Fri, Dec 24
<b>Independence Day</b>	Mon, Jul 5		

Employees are also entitled to two floating holidays while employed in a position classified as full-time. Floating holidays renew on the employee's original hire date anniversary and are not eligible for carryover.

## Sick Pay

As a WGU employee, you are eligible for sick pay. If your position is classified as full-time, you may accrue up to 48 hours of sick leave per year up to an overall maximum balance of unused/accrued sick time of 144 hours. If your position is classified as part-time, you may accrue up to 24 hours per year up to a balance maximum of 72 hours. You will accrue one hour of sick time for every 30 regular hours worked (excluding any overtime hours or time off paid). For example, full-time employees earn 2.66 hours per pay period based on a 40-hour work week. A year for the purpose of earning sick time is based on your WGU anniversary date. If you attain the sick time balance maximum, no further accruals will be credited until you use sick time to lower your balance below the maximum.

## Take Advantage of WGU's Employee Discounts

### PerkSpot

This benefit is free to all WGU employees and features over 30,000 exclusive savings from local and national merchants. It features discounts on movie tickets, hotels, electronics, cars, gym memberships, child care services, and more. Visit [wgu.perkspot.com](http://wgu.perkspot.com) to get started.

### Reduced Cost Tuition: WGU and WGU Academy

Furthering one's education positively impacts employee contributions to WGU. For this WGU makes reduced cost tuition available for WGU and WGU Academy. In addition, WGU makes this benefit available to your eligible family members too. For details visit **My Benefits** on the **IntraNest** or contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

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## Retirement Savings Plan

To support our employees in reaching their retirement goals, we offer eligible employees the opportunity to participate in the WGU Retirement Savings Plan — WGU makes contributions on your behalf to the plan and you can too!

The plan is generally available to all regular employees, although special eligibility rules apply to employees in positions classified as “temporary” or “intermittent”. Contact WGU Benefits for further information about eligibility.

The key features of the Retirement Savings Plan are as follows:

- **WGU Contributions** – The maximum annual WGU contributions you will be eligible to receive under the plan will be 6% of your eligible pay.
  - **Matching Contributions** – WGU offers dollar-for-dollar matching contributions on your before-tax and Roth after-tax contributions on the first 3% that you contribute.
  - **Non-Elective Contributions** – Regardless of whether you choose to contribute to the plan, WGU will make a contribution of 3% of your eligible pay. You are automatically 100% vested in these contributions after four years of service.
- **Before-Tax and Roth After-Tax Contributions** – You can elect to contribute a flat dollar amount or percentage of your eligible pay to the plan in the form of before-tax or Roth after-tax contributions, up to the applicable IRS limit currently at \$19,500 for 2020. If you are 50 or older, this limit is \$26,000 for 2020. (Note: IRS limits are subject to increase annually and will be communicated separately for 2021 when available.)

Access your WGU Retirement Savings Plan account by visiting [transamerica.com/portal/home](https://transamerica.com/portal/home), or calling Transamerica at **800-755-5801**.



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## Life and AD&D

Life insurance and accidental death and dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

WGU provides all eligible employees with basic group life insurance and AD&D coverage as well as life insurance for your dependents at no cost to you.

## Supplemental Life Insurance

You also have the option to purchase additional life insurance coverage for yourself, your spouse/Domestic Partner, and your unmarried dependent children to age 26. However, you may only elect coverage for your dependents if you elect additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on an after-tax basis.

**Note:** During 2021 Open Enrollment, all active employees have a one-time opportunity to newly elect or increase their employee or spouse supplemental life coverage without providing evidence of insurability (EOI). Employee supplemental life coverage may be elected up to \$400,000, and spouse coverage may be elected up to \$50,000 without providing proof of good health. Other salary-based and age-based coverage maximums may apply.

In future years during Open Enrollment, you may request increases to your supplemental life coverage amounts but such requests will generally be limited to \$50,000 for employee and \$25,000 for spouse coverage. Larger increases in coverage may be subject to EOI.

**Beneficiary Designation:** Remember to designate a beneficiary for your life insurance policy(ies). A beneficiary is the person, people, estate, trust, etc. to whom benefits will be paid in the event of your death. You may change your beneficiary at any time during the plan year.

## Employer-Paid Basic Life and AD&D

Plan Features	Basic Life*	AD&D*
<b>Employee Benefit</b>	3x annual salary to a max. of \$500,000	3x annual salary to a max. of \$500,000
<b>Spouse Benefit</b>	\$2,000	N/A
<b>Dependent Children</b>	\$2,000	N/A

## Employee-Paid Supplemental Life and AD&D

Plan Features	Employee*	Spouse*	Child(ren)
<b>Supplemental Life Insurance Coverage Amounts</b>	5x your annual salary to a max. of \$500,000 Elect in increments of \$10,000	Maximum of \$250,000. Cannot exceed employee elected amount Elect in increments of \$5,000	Elect up to \$10,000 in increments of \$1,000
<b>Guarantee Issue for 2021 Open Enrollment/Newly Eligible Employees</b>	\$400,000	\$50,000	\$10,000
<b>Supplemental AD&amp;D Coverage Amounts</b>	Same as life insurance amounts above. For Employees, life and AD&D insurance are a combined coverage	Max. of \$250,000. Cannot exceed employee elected amount. Elect in increments of \$5,000	Elect up to \$10,000 in increments of \$1,000

\*Basic and Supplemental coverage (employee and spouse) are subject to age reductions. Coverage automatically decreases to 65% at age 65, and to 50% at age 70. Other "guaranteed issue" and salary-based coverage maximums may apply. Contact [benefits@wgu.edu](mailto:benefits@wgu.edu) for assistance.

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## Disability

Disability insurance benefits replace a portion of your eligible earnings if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

### Employer-Paid Short-Term Disability

Short-term disability provides a source of income should you encounter a qualified disability that keeps you from working for more than seven work days. This waiting period is waived in the case of injuries due to an accident.

### Employer-Paid Long-Term Disability

Long-term disability provides an ongoing source of income if your disability goes beyond 90 days.

### Definition of Disability

The definition of disability is used to determine an employee's eligibility for benefits. You are considered disabled when the WGU's Absence Center reviews your claim and determines that, due to your sickness or injury:

- You are unable to perform all the material and substantial duties of your regular occupation; and
- You have a 20% or more loss in your monthly eligible earnings. You must be under the appropriate care of a doctor in order to be considered disabled.

### Pre-Existing Conditions

You may not be eligible for LTD benefits if you have received treatment for a condition within three months prior to your effective date under this policy until you have been covered under the policy for 12 months.

## Disability – WGU Absence Center

Life happens. And the WGU Absence Center is ready to support you when you need to take a leave of absence (LOA) that goes beyond the use of your available sick or vacation time. Whether an LOA is needed for medical needs, to serve our country, or for other eligible circumstances, WGU is committed to providing clear guidance and an easy-to-follow process.

The WGU Absence Center features a dedicated team specially trained on WGU's policies, programs and culture. The team will work with employees and managers across all forms of LOA, return-to-work, and disability accommodations.

Visit **My Benefits** on the **IntraNest** for more information or contact the WGU Absence Center at **888-256-3921** or [matrixabsence.com](http://matrixabsence.com).

	Short-Term Disability	Long-Term Disability
<b>Benefit Amount</b>	60% of weekly eligible earnings	60% of monthly eligible earnings
<b>Maximum Benefit</b>	\$1,500 weekly	\$15,000 monthly
<b>Benefit Waiting Period</b>	Immediate for accident; 7 days for illness	90 days
<b>Premiums</b>	No premium; 100% Employer-Paid	
<b>Maximum Benefit Period</b>	13 Weeks	Social Security Normal Retirement Age (SSNRA)



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## Legal Assistance

LegalShield allows members access to a lawyer for most personal matters, no matter how trivial or traumatic, all without worrying about high hourly legal costs. LegalShield provides identity theft protection, consulting, and restoration. LegalShield Membership Includes:

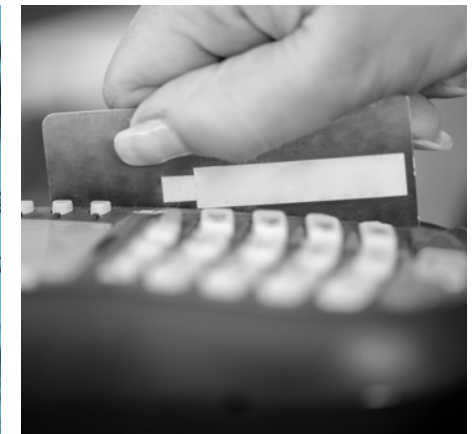
- Legal Advice — personal legal issues
- Letters/calls made on your behalf
- Unlimited consultation and document review
- Residential Loan Document Assistance
- Attorneys prepare your Will, your Living Will, and your Healthcare Power of Attorney
- Moving Traffic Violations
- Trial defense including Pre-trial & Trial
- Uncontested divorce, separation, adoption, and/or name change representation
- IRS audit assistance
- 25% preferred member discount (bankruptcy, criminal charges, other matters)
- 24/7 emergency access for covered situations

LegalShield plans cover the member, member's spouse, never-married dependent children under age 26 living at home (or if a full-time student), dependent children under age 18 for whom the member is legal guardian, and physically or mentally disabled dependent children.

## Legal Assistance/Identity Theft

The IDShield Membership Includes:

- Service guarantee of \$1 million ensures that if your identity is stolen, it will be restored to its pre-theft status.
- Privacy Monitoring – Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver's license & passport numbers, and medical ID numbers (up to 10); provides you with comprehensive identity theft protection services.
- Security Monitoring – SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts, and quarterly credit score tracking; keeps you secure from every angle.
- Consultation – Your identity theft protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications, and lost wallet protection.



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## Supplemental Coverages

Supplemental benefits described here can help safeguard your personal finances. They are designed to complement your medical plan by providing financial protection in the event of a serious health problem or accident. These plans are not intended to replace true medical coverage.

### Group Accident Insurance

Accident insurance can help provide you with a cushion to help cover expenses and living costs when you get hurt unexpectedly. You may end up paying out of your own pocket for things like deductibles, coinsurance, transportation, over-the-counter medicine, day care, or sitters for extra help around the house. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up. This coverage is for non-work-related accidents.

- Coverage is guaranteed issue – no evidence of insurability required.
- Benefits are paid directly to you unless assigned to someone else.
- Benefits are paid in addition to any other coverage you may have.
- Coverage is portable and may be continued if you leave WGU.
- Employee and Family coverage available.



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## Group Critical Illness Insurance

Critical Illness insurance provides a lump sum benefit to help you cover the out-of-pocket expenses associated with certain critical illness diagnoses.

- Benefits are paid directly to you unless assigned to someone else.
- Coverage supplements your existing medical benefits.
- Coverage is portable and may be continued at the same rate and coverage level if you leave WGU.
- Covered dependents receive 50% of the basic benefit amount, and 100% of the Wellness benefit.
- Coverage is attained age (premiums are based on current age and will not increase with age bands).

### Plan highlights include:

- Coverage for diagnosis of Heart Attack, Stroke, Coronary Artery By-Pass Surgery, Major Organ Transplant, End Stage Renal Failure, Invasive Cancer, Carcinoma In Situ.
- Wellness benefit pays \$50 per covered person, per year, for completing a covered wellness exam.
- Waiver of premiums included.

## Group Hospital Indemnity Insurance

If unexpected medical needs arise, will your major medical insurance cover enough of the expense? Benefits from a Hospital Indemnity plan can be used to assist you in paying: deductibles, coinsurance, out-of-network costs, etc. Benefits are paid regardless of other coverage, and this plan is compatible with a Health Savings Account.

- Initial Hospital Confinement benefit = \$1,400 (low plan) and \$1,650 (high plan)
- Daily Hospital Confinement benefit = \$150/day for up to 30 days (low and high plans)
- Intensive Care Hospital Confinement = \$150/day for up to 30 days (low and high plans)



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## Medical Biweekly Rates

Plan/Tier	Employee Cost Per Paycheck
<b>High Deductible Health Plan (HDHP)</b>	
Employee Only	\$33.11
Employee + 1	\$97.18
Employee + Family	\$162.16
<b>CIGNA HDHP Enrollees can qualify for HSA contributions from WGU</b>	
<b>WGU HSA Match</b>	Employee Only: \$38.46 biweekly (\$1,000/yr max) Employee+ : \$76.92 per paycheck (\$2,000/yr max)
<b>WGU HSA Wellbeing Contribution</b>	\$750 Annual
<b>Traditional Low Deductible Health Plan (LDHP) w/o Wellbeing Credit</b>	
Employee Only	\$144.36
Employee + 1	\$249.13
Employee + Family	\$319.21
<b>Traditional Low Deductible Health Plan (LDHP) w/ Wellbeing Credit</b>	
Employee Only	\$70.37
Employee + 1	\$175.14
Employee + Family	\$245.22

## Dental Biweekly Rates

Plan/Tier	Employee Cost Per Paycheck
<b>Cigna DPPO</b>	
Employee Only	\$4.27
Employee + 1	\$8.44
Employee + Family	\$12.99
<b>CIGNA DHMO</b>	
Employee Only	\$0.90
Employee + Spouse	\$1.54
Employee + Child(ren)	\$1.84
Employee + Family	\$3.00

## Vision Biweekly Rates

Plan/Tier	Employee Cost Per Paycheck
<b>EyeMed Vision</b>	
Employee Only	\$3.07
Employee + Spouse	\$5.83
Employee + Child(ren)	\$6.14
Employee + Family	\$9.03



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## LegalShield/IDShield Biweekly Premiums

Plan/Tier	LegalShield	IDShield	Combined
Individual	\$7.27	\$3.21	\$10.02
Family	\$7.27	\$5.98	\$12.37

## Accident Biweekly Premiums

Plan/Tier	Low Plan	High Plan
Employee Only	\$5.38	\$8.14
Employee + Spouse	\$8.36	\$12.56
Employee + Child(ren)	\$12.68	\$19.22
Employee + Family	\$15.88	\$24.08

## Hospital Indemnity Biweekly Premiums

Plan/Tier	Low Plan	High Plan
Employee Only	\$14.62	\$16.70
Employee + Spouse	\$41.47	\$47.88
Employee + Child(ren)	\$25.34	\$28.87
Employee + Family	\$44.35	\$51.05

## Critical Illness Biweekly Premiums

Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Low Plan – \$10,000 Basic Benefit Amount</b>				
18-24	\$1.28	\$2.26	\$1.28	\$2.26
25-29	\$1.54	\$2.66	\$1.54	\$2.66
30-34	\$1.96	\$3.28	\$1.96	\$3.28
35-39	\$2.34	\$3.84	\$2.34	\$3.84
40-44	\$3.24	\$5.18	\$3.24	\$5.18
45-49	\$4.48	\$7.06	\$4.48	\$7.06
50-54	\$5.74	\$8.94	\$5.74	\$8.94
55-59	\$7.94	\$12.24	\$7.94	\$12.24
60-64	\$12.46	\$19.04	\$12.46	\$19.04
65-69	\$18.94	\$28.74	\$18.94	\$28.74
70-74	\$22.86	\$34.62	\$22.86	\$34.62
75-79	\$26.98	\$40.80	\$26.98	\$70.80
80+	\$31.34	\$47.34	\$31.34	\$47.34
<b>High Plan – \$20,000 Basic Benefit Amount</b>				
18-24	\$1.86	\$3.13	\$1.86	\$3.13
25-29	\$2.40	\$3.94	\$2.40	\$3.94
30-34	\$3.21	\$5.16	\$3.21	\$5.16
35-39	\$3.98	\$6.31	\$3.98	\$6.31
40-44	\$5.78	\$9.00	\$5.78	\$9.00
45-49	\$8.27	\$12.75	\$8.27	\$12.75
50-54	\$10.77	\$16.50	\$10.77	\$16.50
55-59	\$15.17	\$23.10	\$15.17	\$23.10
60-64	\$24.23	\$36.69	\$24.23	\$36.69
65-69	\$37.18	\$56.11	\$37.18	\$56.11
70-74	\$45.00	\$67.85	\$45.00	\$67.85
75-79	\$53.25	\$80.22	\$53.25	\$80.22
80+	\$61.99	\$93.32	\$61.99	\$93.32

Higher premiums apply for tobacco users. Refer to premiums in Workday or contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

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## Supplemental Life & AD&D Biweekly Premiums

Employee and spouse premiums are calculated separately; spouse premiums are calculated based on the employee's age.

Age	Employee Biweekly Rate Per \$1,000	Spouse Biweekly Rate Per \$1,000
<25	\$0.0369	\$0.0369
25-29	\$0.0369	\$0.0369
30-34	\$0.0369	\$0.0369
35-39	\$0.0415	\$0.0415
40-44	\$0.0554	\$0.0554
45-49	\$0.0923	\$0.0923
50-54	\$0.1569	\$0.1569
55-59	\$0.2585	\$0.2585
60-64	\$0.4477	\$0.4477
65-69	\$0.5862	\$0.5862
70-74	\$0.9508	\$0.9508
75+	\$1.1308	\$1.1308
<b>Child Supplemental Life per \$1,000</b>	\$0.1108	
<b>Supplemental AD&amp;D per \$1,000</b>	\$0.0092	

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

## Calculating Your Biweekly Premiums over \$100,000

Age	Biweekly Rate Per \$1,000	Benefit in \$1,000s	Biweekly Cost
	\$ _____	x _____	= \$ _____
<b>Example</b>			
Employee Age 35 elects \$110,000 of coverage	\$0.0415 Supplemental Spouse Life	x 110	= \$4.57
	\$0.0092 Supplemental Spouse AD&D	x 110	= \$1.02



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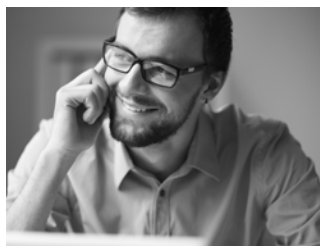
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Provider	Contact	Or visit
Medical – Cigna	800-244-6224	<a href="https://myCigna.com">myCigna.com</a>
Dental – Cigna	800-244-6224	<a href="https://myCigna.com">myCigna.com</a>
Vision – EyeMed	866-939-3633	<a href="https://EyeMed.com">EyeMed.com</a>
Spending Accounts (FSA, HSA) – HealthEquity	866-346-5800	<a href="https://healthequity.com">healthequity.com</a>
Life and AD&D – Reliance Standard	800-351-7500	<a href="https://www.reliancestandard.com">www.reliancestandard.com</a>
Health Insurance Information – HealthAdvocate	866-695-8622	<a href="https://healthadvocate.com/wgu">healthadvocate.com/wgu</a>
WGU Absence Center (Leaves of Absence, Disability Claims) – Matrix	888-256-3921	<a href="https://www.matrixabsence.com">www.matrixabsence.com</a>
Employee Discounts – PerkSpot	<a href="mailto:cs@perkspot.com">cs@perkspot.com</a>	<a href="https://wgu.perkspot.com">wgu.perkspot.com</a>
Legal Assistance & ID Theft coverage – LegalShield/IDShield	800-654-7757	<a href="https://LegalShield.com">LegalShield.com</a> / <a href="https://IDShield.com">IDShield.com</a>
Accident, Critical Illness, and Hospital Indemnity – Allstate	800-521-3535	
Retirement Savings Plan – Transamerica	800-755-5801	<a href="https://transamerica.com/portal/home">transamerica.com/portal/home</a>
Employee Assistance Program (EAP) – SupportLinc	888-881-5462	<a href="https://wgu.mysupportportal.com">wgu.mysupportportal.com</a>
WGU Wellbeing Program	<a href="mailto:benefits@wgu.edu">benefits@wgu.edu</a>	<a href="https://wgu.app.sbwel.com">wgu.app.sbwel.com</a>
WGU Employee Benefits	<a href="mailto:benefits@wgu.edu">benefits@wgu.edu</a>	<a href="https://intranet.wgu.edu/mybenefits">intranet.wgu.edu/mybenefits</a>



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## Qualifying Life Events

The following chart shows the changes you may make to your healthcare coverage based on specific Qualifying Life Events, to the extent that the event impacts eligibility for coverage and the change you want to make is consistent with the event. For information on making changes to other coverage due to a Qualifying Life Event, contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

Qualifying Life Event	Allowable Changes (To the Extent Consistent With the Event)
<b>Marriage</b> <b>Domestic partnership</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or an Eligible Dependent.</li> <li>Drop coverage for yourself and/or any Eligible Dependent if coverage was gained under your Spouse/Domestic Partner's plan.</li> <li>Increase or drop your Healthcare or Dependent Care FSA.</li> </ul>
<b>Divorce</b> <b>Legal separation</b> <b>Loss of domestic partnership or Annulment of marriage</b> <b>Spouse/Domestic Partner dies</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or an Eligible Dependent if coverage is lost under your former or deceased Spouse/Domestic Partner's plan.</li> <li>Drop coverage for your former or deceased Spouse/Domestic Partner and any Eligible Dependents if they become covered under your former Spouse/Domestic Partner's plan.</li> <li>Increase or drop your Healthcare or Dependent Care FSA.</li> </ul>
<b>Birth or Adoption</b> <b>Legal guardianship</b> <b>Child gains coverage eligibility</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or an Eligible Dependent.</li> <li>Drop coverage for yourself and/or any Eligible Dependent if you become covered under your Spouse/Domestic Partner's plan.</li> <li>In the event of a qualified medical child support order (QMCSO) or a qualified national medical support notice (NMSN), you can enroll only the Child(ren) named in the QMCSO or NMSN.</li> </ul>
<b>Child loses coverage eligibility; Child dies</b> <b>(Your Child losing coverage eligibility may continue healthcare coverage through COBRA)</b>	<ul style="list-style-type: none"> <li>Drop coverage for the affected/deceased Child.</li> <li>Increase or drop your Healthcare or Dependent Care FSA.</li> </ul> <p>You may not make a change to your own or any other Eligible Dependent's existing coverage.</p>
<b>Move to a new address that results in a coverage eligibility change</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or any Eligible Dependent.</li> <li>Increase or drop your Dependent Care FSA.</li> </ul> <p>You may not make a change to your Healthcare FSA.</p>



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Qualifying Life Event	Allowable Changes (To the Extent Consistent With the Event)
<b>Take a leave of absence</b>	<ul style="list-style-type: none"> <li>Drop coverage for yourself and/or your Eligible Dependents if you lose eligibility for coverage. Your Dependent Care FSA ends automatically.</li> </ul>
<b>Return from a leave of absence</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents within 31 days from the date you return to active employment.</li> <li>You may re-enroll in Dependent Care FSA, which automatically ended upon leave.</li> </ul>
<b>You gain benefits eligibility due to a work situation change or you go on an expatriate assignment</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents.</li> <li>Enroll in Healthcare or Dependent Care FSA.</li> </ul>
<b>You lose benefits eligibility due to a work situation change</b>	<ul style="list-style-type: none"> <li>Drop coverage for yourself and/or your Eligible Dependents.</li> <li>Drop your Healthcare or Dependent Care FSA.</li> </ul>
<b>You lose benefits eligibility for another employer's group health plan</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents if coverage or a subsidy was lost under another employer's plan.</li> <li>Enroll in Dependent Care FSA.</li> </ul> <p>You may not make a change to your Healthcare FSA.</p>
<b>You lose an employer subsidy from another employer's group health plan</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents if coverage or a subsidy was lost under another employer's plan.</li> <li>Enroll in Healthcare FSA.</li> </ul> <p>You may not make a change to your Dependent Care FSA.</p>



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<b>Family member gains benefits eligibility due to a work situation change</b>	<ul style="list-style-type: none"> <li>Drop coverage for yourself and/or your Eligible Dependents.</li> <li>Drop your Healthcare or Dependent Care FSA.</li> </ul>
<b>Family member loses benefits eligibility due to a work situation change</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or any Eligible Dependents.</li> <li>Enroll in or increase your Healthcare or Dependent Care FSA.</li> </ul>
<b>Family member gains a benefit option</b>	<ul style="list-style-type: none"> <li>Drop coverage for yourself and/or your Eligible Dependents.</li> <li>Enroll in, increase, or drop your Dependent Care FSA.</li> </ul> <p>You may not make a change to your Healthcare FSA.</p>
<b>Family member loses coverage under another employer's plan</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or any Eligible Dependents.</li> <li>Enroll in, increase, or drop your Dependent Care FSA.</li> </ul> <p>You may not make a change to your Healthcare FSA.</p>
<b>Family member's cost for coverage increases significantly (Only if no other coverage is available under your family member's plans)</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents.</li> </ul> <p>Any changes to your Dependent Care FSA are only permitted if the provider is not a relative.        You may not make a change to your Healthcare FSA.</p>
<b>Family member's cost for coverage decreases significantly</b>	<ul style="list-style-type: none"> <li>Drop coverage for yourself and/or your Eligible Dependents if coverage was gained under your Spouse/Domestic Partner's plan.</li> </ul> <p>Any changes to your Dependent Care FSA are only permitted if the provider is not a relative.        You may not make a change to your Healthcare FSA.</p>
<b>Family member makes new coverage choices during another employer's annual enrollment period</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependent.</li> <li>Drop coverage for yourself and/or any Eligible Dependents.</li> <li>Enroll in, increase, or drop your Dependent Care FSA.</li> </ul> <p>You may not make a change to your Healthcare FSA.</p>

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<b>COBRA coverage from another employer expires or you discontinue</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependents.</li> <li>Enroll in or increase your Healthcare FSA.</li> </ul>
<b>COBRA coverage from another employer</b>	You may not make a change to your Dependent Care FSA.
<b>You or your family member becomes entitled to Medicare or Medicaid</b>	<ul style="list-style-type: none"> <li>Drop coverage only for the person who becomes entitled to Medicare or Medicaid.</li> <li>Drop your Healthcare FSA.</li> </ul> <p>You may not make a change to your Dependent Care FSA. You may not make a change to any other Eligible Dependent's coverage.</p>
<b>You or your family member loses Medicare or Medicaid</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or your Eligible Dependents.</li> <li>Enroll in or increase your Healthcare FSA.</li> </ul> <p>You may not make a change to your Dependent Care FSA.</p>
<b>Your Child becomes eligible for premium assistance due to CHIP coverage</b>	<ul style="list-style-type: none"> <li>Enroll yourself if you are not already covered.</li> <li>Drop coverage only for the person who becomes entitled to CHIP.</li> <li>Drop your Healthcare FSA.</li> </ul> <p>You may not make a change to your Dependent Care FSA. You may not make a change to any other Eligible Dependent's coverage.</p>
<b>Your Child loses CHIP coverage</b>	<ul style="list-style-type: none"> <li>Enroll yourself and/or your Eligible Dependent.</li> <li>Enroll in or increase your Healthcare FSA.</li> </ul> <p>You may not make a change to your Dependent Care FSA. You may not make a change to any other Eligible Dependent's coverage.</p>
<b>You or your family member loses coverage under a government or educational institution's plan</b>	<ul style="list-style-type: none"> <li>Change your existing coverage.</li> <li>Enroll yourself and/or your Eligible Dependent.</li> </ul> <p>You may not make a change to your Healthcare FSA or Dependent Care FSA.</p>

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## Additional QLE Guidance for Healthcare FSAs and Dependent Care FSAs

- **Healthcare FSA.** Generally, election changes may not be made to reduce your Healthcare FSA election midyear. However, election changes may be made to cancel your Healthcare FSA coverage completely due to the occurrence of the following events: death of your Spouse, divorce, legal separation, death of an Eligible Dependent, or someone ceases to be an Eligible Dependent (for example, a Child attains age 26). If you cancel Healthcare FSA coverage, it cannot result in your contributions for the year being less than the amount for which you have already been reimbursed. In addition, special rules apply and generally limit the ability to make changes to the Healthcare FSA.
- **Dependent Care FSA.** For the Dependent Care FSA, you may change or terminate your election with respect to a Qualifying Life Event only if (1) such change or termination is made on account of and conforms with a Qualifying Life Event that affects eligibility for coverage under the Dependent Care FSA; or (2) your election change is on account of and conforms with a Qualifying Life Event that affects the eligibility of dependent care expenses for the available tax exclusion. For example, if your Child attains the age of 13 and he or she is no longer eligible as a dependent for Dependent Care FSA purposes, prospectively canceling coverage would be consistent with that event.





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As required under federal law, WGU provides you with a number of important notices related to your health plan benefits, as follows:

- Newborns' and Mothers' Health Protection Act Notice
- HIPAA Privacy Notice
- Women's Health and Cancer Rights Act Notice
- Medicare Part D Creditable Coverage Notice
- CHIP/Medicaid Notice
- HIPAA Notice of Special Enrollment Rights
- Wellbeing Program Notices
- Uniform Summary of Benefits and Coverage (SBC)
- Summary Annual Report For Western Governors University 403(B) Retirement Plan
- Summary Annual Report for Western Governors University Cafeteria Plan

### New Hires:

- Notice to Employees of Coverage Options (Exchange/Marketplace Notice)

These notices are available on-line at [benefits@wgu.edu](mailto:benefits@wgu.edu).

You may print the notices yourself, or you may request a free, hard copy of the notices by contacting [benefits@wgu.edu](mailto:benefits@wgu.edu). You and your eligible dependents are encouraged to read the notices carefully as they contain important information about your benefits.

Following is a summary of those notices:

### Newborns' and Mothers' Health Protection Act Notice

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

### Health Insurance Portability and Accountability Act (HIPAA)

The privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) require the WGU Employee Medical Benefit Plan (the "Plan") to periodically provide a reminder to participants about the availability of the Plan's Privacy Notice and how to obtain that notice. The Privacy Notice explains participants' rights and the Plan's legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.

For the complete Privacy Notice, contact WGU Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

### Women's Health and Cancer Rights Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

### Important Notice From WGU About Creditable Prescription Drug Coverage And Medicare

The purpose of this notice is to advise you that the prescription drug coverage listed below under the WGU medical plan is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2021. This is known as "creditable coverage."

Why this is important: if you or your covered dependent(s) are enrolled in any prescription drug coverage during 2021 listed in this notice and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty — as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren't currently covered by Medicare and won't become

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covered by Medicare in the next 12 months, this notice doesn't apply to you. Please read the notice below carefully. It has information about prescription drug coverage with WGU and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

### Notice of Creditable Coverage

You may have heard about Medicare's prescription drug coverage (called Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered by one of the WGU prescription drug plans listed below, you'll be interested to know that the prescription drug coverage under the plan is, on average, at least as good as standard Medicare prescription drug coverage for 2021. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

- Cigna Traditional Plan: \$750 Deductible
- Cigna HDHP: \$1,400 Deductible

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the WGU plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop WGU coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the WGU plan, assuming you remain eligible.

You should know that if you waive or leave coverage with WGU and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will

always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future — such as before the next period you can enroll in Medicare prescription drug coverage, if this WGU coverage changes, or upon your request.

### For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.**

For more information about this notice or your prescription drug coverage, contact:

Western Governors University  
Employee Benefits  
4001 South 700 East, #700  
Salt Lake City, UT 84107  
[benefits@wgu.edu](mailto:benefits@wgu.edu)  
801-274-3280

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### Chip/Medicaid Notice

#### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

Refer to state listing posted on-line at [benefits@wgu.edu](mailto:benefits@wgu.edu).

### Special Enrollment Events

Special enrollment events allow you and your eligible dependents to enroll for health coverage outside the Open Enrollment period under certain circumstances if you lose eligibility for other coverage, become eligible for state premium assistance under Medicaid or the Children's Health Insurance Program (CHIP), or acquire newly eligible dependents. This is required under the Health Insurance Portability and Accountability Act (HIPAA).

If you decline enrollment in a WGU medical plan for you or your dependents (including your spouse/domestic partner) because of other health insurance coverage, you or your dependents may be able to enroll in a WGU medical plan without waiting for the next Open Enrollment period if you:

- Lose other coverage. You must request enrollment within 30-days after the loss of other coverage;
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request enrollment within 30-days after the marriage, birth, adoption, or placement for adoption; or
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request enrollment within 60-days after the loss of such coverage.

In addition, you may enroll in a WGU medical plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60-days after you gain such coverage.

### Consolidated Omnibus Budget Reconciliation Act (COBRA)

If you're an employee with medical, dental, or vision coverage through WGU, you have the right to choose continuation coverage if you lose your group health coverage due to reduction in your hours of employment or the termination of your employment for reasons other than gross misconduct. Your eligible dependents may also have the right to elect and pay for continuation of coverage for a temporary period in certain circumstances where coverage under the plan would otherwise end, such as divorce, or dependent children who no longer meet eligibility requirements.

Important note: This brief summary of the right you and your dependents have to continue insurance is not intended as the official notice of your rights required by federal and state law. We've included this brief summary to inform you that you have these rights. You'll receive a separate, detailed explanation of your right to continue health insurance coverage when applicable. Specific information is also available from WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).

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### HIPAA Notice of Reasonable Alternative Standards

WGU is committed to helping you achieve your best health. Rewards for participating in a Wellbeing Program are available to all employees. If you think you might be unable to meet a standard for a reward under this Wellbeing Program, you might qualify for an opportunity to earn the same reward by different means. Contact us [benefits@wgu.edu](mailto:benefits@wgu.edu) and we will work with you (and, if you wish, with your doctor) to find a Wellbeing Program with the same reward that is right for you in light of your health status.

### Notice Regarding Wellbeing Program

WGU's Wellbeing Program is a voluntary Wellbeing Program available to all active employees. The program is administered according to federal rules permitting employer-sponsored Wellbeing Program that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Wellbeing Program you will be asked to complete a voluntary wellbeing assessment that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease).

You can also voluntarily complete a biometric screening, which will include a blood test for blood glucose and cholesterol levels. You are not required to complete the wellbeing assessment or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the Wellbeing Program will receive an incentive based on the program guidelines as indicated in the Wellbeing section of this guide. Although you are not required to complete the wellbeing assessment or participate in the biometric screening, only employees who do so will receive the incentive.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu). The information from your HRA and the results from your wellbeing assessment will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the Wellbeing Program, such as individual health coaching. You also are encouraged to share your results or concerns with your own doctor.

### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellbeing program and Western Governors University may use aggregate information it collects to design a program based on identified health risks in the workplace, WGU's wellbeing program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellbeing program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellbeing program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellbeing program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellbeing program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellbeing program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are Cigna medical professionals including individuals such as a registered nurse, a doctor or a health coach in order to provide you with services under the wellbeing program.

In addition, all medical information obtained through the wellbeing program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellbeing program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellbeing program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellbeing program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact WGU Employee Benefits at [benefits@wgu.edu](mailto:benefits@wgu.edu).



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## WGU Privacy Notice

The privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) require the Western Governors University Cafeteria Plan (the "Plan") to periodically send a reminder to participants about the availability of the Plan's Privacy Notice and how to obtain that notice. The Privacy Notice explains participants' rights and the Plan's legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.

Please note that this Guide is intended only to summarize the general terms and conditions of WGU's benefit programs. If there is an unintended conflict between this Guide and the official plan documents or insurance policies, the plan documents or insurance policies will govern.

## Summary Annual Report For Western Governors University 403(B) Retirement Plan

This is a summary of the annual report for the Western Governors University 403(B) Retirement Plan, EIN 84- 1383926, Plan 001, for period January 1, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$11,791,955. These expenses included \$506,769 in administrative expenses and \$11,285,186 in benefits paid to participants and beneficiaries. A total of 8949 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$211,675,569 as of December 31, 2019, compared to \$147,905,276 as of January 1, 2019. During the plan year, the plan experienced an increase in its net assets of \$63,770,293. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$75,562,248, including employer contributions of \$18,024,483, employee contributions of \$18,283,132, other contributions of \$5,148,160 and earnings from investments of \$34,106,473.

## Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

- An accountant's report
- Financial information and information on payments to service providers
- Assets held for investment
- Insurance information, including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of Western Governors University, 4001 South 700 East, Suite 700, Salt Lake City, UT, 84107, 801-274-3280.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan, 4001 South 700 East, Suite 700, Salt Lake City, UT, 84107 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

## Summary Annual Report For Western Governors University Cafeteria Plan

This is a summary of the annual report of the Western Governors University Cafeteria Plan (Employer Identification Number 84-1383926, Plan Number 501) for the plan year 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Western Governors University has committed itself to pay certain health, prescription drug, flexible spending account, and dental claims incurred under the terms of the plan.

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### Insurance Information

The plan has insurance contracts with Fidelity Security Life Insurance Company, Cigna Health and Life Insurance Company and Affiliates, CuraLinc, LLC, dba CuraLinc Healthcare, The Lincoln National Life Insurance Company, Pre-Paid Legal Services dba LegalShield, and American Heritage Life Insurance Company to pay certain vision, dental, employee assistance program, life insurance, accidental death and dismemberment, long-term disability, temporary disability, legal, health, critical illness, and accident claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$5,496,350.

### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call Western Governors University, the plan administrator, at 4001 South 700 East, Suite 700, Salt Lake City, UT 84107 and phone number, 801-274-3280.

You also have the legally protected right to examine the annual report at the main office of the plan: 4001 South 700 East, Suite 700, Salt Lake City, UT 84107, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



This brochure highlights the main features of the WGU Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. WGU reserves the right to change or discontinue its employee benefits plans at any time.