



2025

Benefit

Information

Guide

Your Benefits

At the University of Detroit Mercy, we continually strive to provide a high-quality, comprehensive benefits package to our valued employees. That includes working to balance the rising costs of benefits with the growing needs of our employees.

Our employees are dedicated and committed to providing the highest standards of excellence – in turn, we are committed to caring for you and your future. Our goal is to provide you with the tools and resources that will allow you to make the best choices for you and your family –and to strive to be healthy, stay healthy and lead a healthy lifestyle.

University of Detroit Mercy has a commitment to the wellness of our employees and their families. We believe helping people live healthier lives begins with preventive care. Preventive services are covered with no cost share to employees.

We provide this benefit package to you in recognition of your valuable contribution to the University of Detroit Mercy.

The information provided is a summary of the University of Detroit Mercy's benefits and every attempt has been made to ensure accuracy of the plan.

The actual provisions of each benefit program will govern if there is any inconsistency between the information in this guide and University of Detroit Mercy's formal plans, programs, and policies.

Table of Contents

Eligibility	4
Health Insurance	8
Flexible Spending Accounts (FSA)	10
Health Savings Account (HSA)	12
Dental	13
Vision	15
Life Insurance	16
Disability Insurance	17
Voluntary Worksite Plans	20
Tuition Remission	22
UDM Retirement Plan 403(b)	23
Contributions	25
Contacts	26

Eligibility

Full time employees regularly working 30 + hours per week are eligible to participate in benefit programs. Eligible employees may also choose to enroll their family members.

Criteria of family members:

- Legal Spouse or Domestic Partner
- Unmarried and married children under age 26
- Stepchildren and children covered under a qualified medical child support order
- Children placed with you for adoption, foster care, or whom you have legal guardianship

New Hire Eligibility – Medical, dental, vision, basic life, AD&D, and Short-Term Disability for new hires will begin the first day of the month following first day of full-time employment. Long-Term Disability after one year of full-time employment.

You must enroll or waive the benefits within 30 days of becoming eligible.

Open Enrollment – The plan year begins July 01, 2025 and ends on June 30, 2025. Open enrollment occurs each year in May.

This is the time of the year employees can make changes to their benefits.

Mid-Year Changes – Changes can be made throughout the year if you have a qualifying event such as:

- Marriage/Divorce
- Birth or adoption of a child
- Gain or loss of coverage elsewhere (i.e. Spouses employer)
- Change in employment status

Changes must be submitted to Benefits within 30 days of the qualifying event.

When does coverage terminate?

- Coverage will terminate at the end of the month for Medical, Vision, and Sunlife Dental. All other benefits will terminate the day employment ends.
- For your children, medical, dental and vision coverage will terminate at the end of the calendar year in which they turn 26. Dental School will terminate at the end of the month at age 19 or 25 if full-time student. Voluntary life will terminate the day they turn 19 or 26 if full time student. Accident and Critical Illness will terminate the day they turn 26.
- Some benefits may be eligible for COBRA continuation or portability/conversion. Ask Benefits for more details.

How to Enroll in Benefits

The University of Detroit Mercy utilizes Paylocity for benefit enrollments.

Please follow the instructions below to enroll in your benefits:

1. Log into your Paylocity account
2. Click on “HR & Payroll”
3. Select “Bswift Benefits” from the menu
4. You will be redirected to Bswift
5. Click “Start your Enrollment”
6. Follow the prompts
7. Click complete when completed.



How to Find a Provider



- ✓ Go to myuhc.com
- ✓ Click on “Find a Provider”
- ✓ Select the type of provider you are searching for.
- ✓ Go to “Employer and Individual Plan”
- ✓ Click “UHC Member”
- ✓ Select “Not Now”
- ✓ Go to “Choice Plus”
- ✓ Click change location
- ✓ Enter your location or the location you are looking for
- ✓ Then click “Update location”
- ✓ You may then search the doctor’s name in the search bar
- ✓ Or you may search by “Category”
- ✓ Click the “Category” in which you would like to search
- ✓ Follow the prompts until providers are shown

How to find a vision provider



Visit www.heritagevisionplans.com

- ✓ Click “Find a Provider”
- ✓ Choose “Select” Network
- ✓ You can search by location, office, or doctor

How to find a dental provider



Visit [Sun Life Financial](https://www.sunlife.com)

- ✓ Select PPO
- ✓ Choose “Sunlife Dental Network”
- ✓ Set the criteria
- ✓ Click search

Understanding Your Benefits

What is a deductible?

A deductible is a plan specific amount you must pay each calendar year for covered services before the health insurance carrier will begin to pay.

For the high deductible health plan enrollees, the deductible will apply to all non-preventative care services, including prescriptions.

What is a copay?

A copay is a flat dollar amount that you pay for a covered health service. This is typically seen on a traditional health plan.

What is coinsurance?

After the deductible has been met, you will pay a share of the costs called coinsurance. This is a percentage of the costs of service.

Coinsurance does apply to high deductible health plan enrollees.

What is an out-of-pocket maximum?

The out-of-pocket maximum is the most you will pay for covered services during the year.

The out-of-pocket maximum is comprised of the deductible, copays, and coinsurance.

Once the out-of-pocket maximum has been met, all services are covered at 100%.

What is a Health Savings Account?

For those enrolling in the high deductible health plans, you will be eligible to participate in a health savings account. This is a bank account that you can use to pay for qualified medical expenses using pre-tax dollars. Money deposited into a health savings account stays with the employee.

What is a Flexible Spending Account?

For those not enrolling in a health savings account, you are eligible to participate in the Flexible Spending Account. This is an account that can be used to pay for health care expenses using pre-tax dollars. The money must be used during the plan year and does not stay with the employee.

Health Insurance

What are my options?

University of Detroit Mercy offers three health plans through United Healthcare to eligible employees:

- \$1,650 HDHP with HSA
- \$500 Deductible Base Plan
- \$250 Deductible Buy-Up Plan

Preventative Care

All health plans must cover preventative services with no coinsurance or copay, even if you haven't met your annual deductible! **Services must be performed by an in-network provider to be covered 100%.** Some of these services include:

- Physicals
- Immunizations
- Cancer screenings including pap smears, colonoscopies and mammograms
- Diabetes screening

For a complete list of services, please refer to

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

Medical Plan Opt-Out Incentive – Health Care Credit

- University of Detroit Mercy offers a credit option to employees who waive medical coverage under the plan because they have coverage outside of the University.
- **Proof of other coverage is required and must be updated annually during open enrollment**
- The company will pay up to \$57.50 per pay period
- If you take advantage of this option and involuntarily lose your other group coverage, you will have the opportunity to enroll in the University's plan. You must notify Benefits within 30 days of losing coverage.

Health Insurance Plans

	\$1650 HDHP with HSA*	\$500 Base Plan	\$250 Buy-Up Plan
Deductible-Individual/Family	\$1,650/\$3,300	\$500/\$1,000	\$250/\$500
Coinsurance	Member pays 20%	Member pays 20%	Covered 100%
Coinsurance Maximum-Individual/Family	\$1,875/\$3,750	\$1,500/\$3,000	\$0
Annual Out of Pocket Maximum-Individual/Family	\$3,475/\$6,950	\$6,600/\$13,200	\$6,600/\$13,200
Physician/Specialist Office Visit	20% after Deductible	\$25 Copay	\$10 Copay
Telemedicine	20% after deductible	\$0	\$0
Urgent Care	20% after deductible	\$50 Copay	\$40 Copay
Emergency Room	20% after deductible	\$100 (waived if admitted)	\$75 (waived if admitted)
Hospital Admission	20% after deductible	20% after deductible	100% after deductible
Preventative Care	Covered 100%		

*If you enroll any dependents, the family deductible must be met before the health plan begins to pay its cost share. One person can meet the entire family deductible on the HDHP plan.

Prescription Highlights

	\$1650 HDHP with HSA	\$500 Base Plan	\$250 Buy-Up Plan
Generic	\$15 copay after deductible	\$15 Copay	\$10 Copay
Preferred Brand	\$50 copay after deductible	\$40 Copay	\$30 Copay
Non-Preferred Brand	\$50 copay after deductible	\$80 Copay	\$60 Copay
Generic and Brand Name Specialty (30 day)	20% (max \$500)	20% (max \$400)	20% (max \$300)
Non-Preferred Brand Name Specialty (30 day)	20% (max \$500)	20% (max \$400)	20% (max \$300)

Prescription Importation

A Great Opportunity for Savings!

Brand medications are prohibitively expensive in the US. The ElectRx International Mail Order Program allows you to order 90-day supplies of eligible brand name medications from “brick and mortar” high-street pharmacies located in Canada, Great Britain, Australia, and New Zealand. Regulated and licensed pharmacists dispense these medications, and once you are enrolled, the medications will be shipped directly to your door. Both you and your employer can save significant amounts of money utilizing this seamless option.

This program allows members to receive eligible prescription drugs delivered direct to the home, for free!

Here's how to get started:

1. Call ElectRx at 855-353-2879
 - Have your medication list handy
 - Be prepared with your questions regarding your condition and allergies

2. Ask your physician to fax your prescription, with 3 refills, to ElectRx at 833-353-2879 or:
 - Escribe: A & M Pharmacy, 8282 Woodward Avenue, Detroit, MI 48202 NCPDP
2338514 Fax 313-875-2869

Important: please indicate in the note or comment section: ELECTRX

Questions? Email Customer Service at info@electrx.com



Flexible Spending Accounts

What is a Flexible Spending Account?

Flexible Spending Accounts (FSAs) provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next plan year, you can actually lower your taxable income. Essentially, the Internal Revenue Service set up FSAs as a means to provide a tax break to employees and their employers. As an employee, you agree to set aside a portion of your pre-tax salary in an account and that money is deducted from your paycheck over the course of the year. The amount you contribute to the FSA is not subject to Social Security (FICA), federal, state, or local income taxes, effectively adjusting your annual taxable salary. The taxes you pay each paycheck and collectively each plan year can be reduced significantly depending on your tax bracket. As result of the personal tax savings you realize, your spendable income will increase.

Health Care Reimbursement

(Available to those electing or waiving medical coverage.) The Health Care FSA lets you pay for certain IRS-approved medical, dental and vision care expenses not covered by your insurance plan with pre-tax dollars. For example, cash that you now spend on deductibles, copayments, or other out-of-pocket medical expenses can instead be placed in the Health Care Reimbursement FSA pre-tax, to pay for these expenses. **The annual maximum contribution to the Health Care Reimbursement FSA is \$3,300.**

Dependent Care FSA

The Dependent Care FSA lets you use pre-tax dollars towards qualified dependent care. A Dependent Care FSA can pay for the care of dependent children under age 13 by a babysitter, day care center, or before-school or after-school program. Care for a disabled spouse, parent or child is also eligible if the individual lives with the employee and cannot care for himself or herself. Care must be provided to keep the employee and spouse gainfully employed and must be given during normal working hours (for example, babysitting on a weekend for recreational time is not allowed).

Dependent care expenses cannot be reimbursed until they are actually incurred. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately).

Is the FSA Program Right for Me?

Flexible Spending Accounts are beneficial for anyone who has out-of-pocket medical, dental, vision, hearing, or dependent care expenses beyond what his or her insurance plan covers. It's easy to determine if an FSA will save you money. At enrollment time, you will need to determine your annual election amount. Estimate the expenses that you know will occur during the year. These include out-of-pocket expenses for yourself, and anyone claimed as a dependent on your taxes. If you had \$100 or more in recurring or predictable expenses, the accounts could help you stretch your dollars.

Pay for medical expenses while saving on taxes!

How do the accounts work?

If you decide to enroll in one or both of the accounts, your contributions are taken out of each paycheck —before taxes — in equal installments throughout the plan year. These dollars are then placed into your account. When you have an eligible health care or dependent care expense you can use your FSA debit card to pay for the service.

Paylocity will reimburse you for the full amount of your Health Care FSA annual election (less any reimbursement already received), at any time during the plan year, regardless of the amount actually in your account. The Dependent Care FSA will only reimburse you for the amount that is in your account at the time you make a claim.

Important Use it or Lose It

If you decide to contribute to the Health Care Reimbursement FSA or the Dependent Care FSA, you must carefully determine your annual election amount and your spending during the plan year.

According to IRS regulations, the money you set aside must be used for expenses incurred during the plan year in which you make the election. Any funds left in the account at the end of the year will be forfeited. The plan allows for a 90-day grace period in which you may submit claims incurred during the previous plan year (ending March 30th).

Health Savings Account

What is a Health Savings Account?

By enrolling in the United Healthcare high-deductible health plan, you will have access to a Health Savings Account (HSA), which provides tax advantages and can be used to pay for qualified health care expenses, such as your deductible, copayments, and other out-of-pocket expenses. You must open an HAS through Optumbank or a bank of your choosing and provide benefits@udmercy.edu with the account and routing number to set up your deductions. If you do not set up an account and provide the information, deductions will be stopped from your pay.

In 2025, the maximum contribution limit for employee and employer contributions in an employee's HSA account is **\$4,300** if you are enrolled in the HSA-PPO for employee-only coverage, and **\$8,550** for employees with dependent coverage. If you are age 55 or older, you can contribute an additional \$1,000 to your HSA.

How do I qualify for HSA?

The IRS has guidelines regarding who qualifies for an HSA.

You are considered eligible if:

- You are covered under a qualified medical plan.
- You are not enrolled in non-qualified health insurance outside of the University of Detroit Mercy's HSA HDHP/PPO plan.
- You are not enrolled in Medicare.
- You are not claimed as a dependent on someone else's tax return.
- **You are not enrolled in a general Health Care Flexible Spending Account (Health FSA) or general Health Reimbursement Arrangement (HRA).**

How do I get started?

Follow the instructions below:

1. Go to www.welcometouhc.com
2. Select "Health Saving Account (HSA)"
3. Under "Open your HSA with Optum Bank, Member FDIC" select "Online HSA Application"

4. Follow directions to complete

Dental Insurance

Option 1

University of Detroit Mercy provides dental coverage for full-time and modified full-time administrators and staff, also full-time dental and law faculty employees with dental coverage through the University's School of Dentistry.

Cap for dental services:

- 100% for the first \$1,000 of services
- 80% for the next \$2,000 of services
- Orthodontia - 100% of \$2,500 (lifetime max)
- **UDMPU**- \$3,000 cap per individual per calendar year and 25% after the cap.

Any questions regarding the **Dental Plan coverage** should be directed to Clinical Financial Services at the Dental School: 313-494-6711.

Questions regarding **appointment scheduling** should be directed to the Appointment Center at 313-494-6700

Did you know there is a link between oral health and your overall health? With good dental hygiene, you can greatly reduce your risk of getting cavities, gingivitis, periodontitis, and other dental problems. This, in turn, can reduce your risk of secondary problems caused by poor oral health.

The University of Detroit Mercy dental plan allows you and your dependents to receive two free cleanings per year and a set of x-rays!



Dental Insurance

Option 2

University of Detroit Mercy also allows you the option to purchase additional dental insurance for you and your dependents through Sunlife.

Sunlife PPO Dental Insurance	
Service	In-Network
Annual Deductible-Individual/Family	\$0
Class I, II, III (preventative, Basic, and Major Services)	Calendar year maximum \$1,500 per person
Type 1 Preventative services	100%
Type II Basic Services	80%
Type III Major Services	50%
Type IV	50%
Orthodontia (to age 19)	\$1,500

Tip: For non-urgent, complex or expensive dental treatment such as crowns, bridges, or dentures, you should encourage your dentist to submit the claim to Sun Life for predetermination before treatment begins.

If you obtain services from an out of network dentist, Sun Life will pay the percentage of the allowable charge listed. Out of network providers do not have to accept that amount as full payment of services, and you could be responsible for any fees/charges in excess of the allowed amounts. View the cost savings tips section for an example.

Vision Insurance

The University of Detroit Mercy offers employees vision insurance through Heritage Vision. Employees can choose from a large network of providers.

Heritage Vision Plan	
Service	In-Network
Eye Exam	100% covered
Lenses	100% covered Progressive standard lenses pay \$50 copay
Standard Frames	\$165 allowance for frames
Frequency	
Exams	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months
Contact lenses	Once every 12 months (in lieu of glasses)
Elective	\$100 allowance (fitting and materials)

You can receive a 20% savings on additional glasses from your Heritage provider with initial Purchase!

Save 15% off LASIK available through LasikPlus

United Healthcare: Spectera

Once every 24 months from the last date of services United Healthcare will cover a comprehensive eye examination at 100% without copay.

This plan will cover an eye examination ONLY.

Detroit Mercy Eye Institute

Faculty, Staff, and Student Discounts	
Service	Discount
Eye Exam	\$35
Lenses	Starting at \$70
Optical Frames	50% off
Sun Frames	25% off
Prescription lenses	30% off
Prescription Contact lenses	20% off

*Cannot be combined with insurance

Basic and Voluntary Life Insurance

In the event of your death, Life Insurance will provide your family members or other beneficiaries with financial protection and security. Additionally, if your death is the result of an accident, Accidental Death and Dismemberment (AD&D) coverage may apply.

Basic Life Insurance

Basic Life coverage is provided to you by your employer through The Hartford

Basic Life and AD&D Insurance	
Employee Only	1x annual earnings (maximum \$100,000)
*Benefits may reduce when you reach age 65	

Voluntary Life and AD&D

If you would like to supplement your employer paid Basic Life insurance, you have the option to purchase additional Life and AD&D for you and your dependents.

Voluntary Life and AD&D Insurance		
Employee	Increments of \$10,000, up to 5x earnings to max \$500,000	Guaranteed Issue: \$200,000
Spouse (rate based on spouse age)	Increments of \$10,000, up to \$500,000 not to exceed employee amount	Guaranteed Issue: \$30,000

Children	6 months to age 19 (26 of full-time student) years of age: \$10,000	Guaranteed Issue: \$10,000
-----------------	--	--------------------------------------

- Benefits may reduce when you reach age 65. Spousal coverage will terminate when the employee reaches age 70 or retires, whichever is first.
- Any amount over the Guaranteed Issue amount is subject to review of good health (Evidence of Insurability) by The Hartford. Insurance amounts are subject to review and will not be effective until the insurance company approves the benefit.
- If employment terminates, you may be eligible for conversion/portability under both life insurance contracts.
- For more information regarding the plan, review the summary plan detail.

Short and Long – Term Disability (Admin and Faculty)

Should you experience a non-work related illness or injury that prevents you from working, disability coverage acts as [income replacement to protect important assets](#) and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation. Coverage is provided to you through The Hartford.

Your Plans	Coverage Details
Short Term Disability (STD)	<ul style="list-style-type: none"> • 100% of base weekly earnings equal to one month of full pay for each year of service. The remaining months will be paid 70% of base weekly earnings. • Up to 25-week benefit duration • Benefits for an accident and/or illness are payable after the 5-day elimination period
Long Term Disability (LTD)	<ul style="list-style-type: none"> • If your disability extends beyond 180 days. LTD coverage can replace your earnings. • 60% of base monthly earnings to \$3,000 • First two years of disability, you will receive your benefit payment while you are unable to work in your own occupation. After two years, if you cannot work in any occupation, you can continue to receive benefits until

	SSNRA <ul style="list-style-type: none"> • Benefits will not be payable for the first 12 months of coverage for any pre-existing conditions that began 3 months prior to effective date.
--	---

- One in every seven people will be disabled for five years or more in their lifetime
- 30% of people use disability coverage
- Nearly half (46%) of all foreclosures are caused by financial hardship due to a disability

Short and Long – Term Disability (Staff)

Should you experience a non-work related illness or injury that prevents you from working, disability coverage acts as [income replacement to protect important assets](#) and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation. Coverage is provided to you through The Hartford.

Your Plans	Coverage Details
Short Term Disability (STD)	<ul style="list-style-type: none"> • Staff employees must exhaust all of their accrued sick days with the exception of 40 hours and will receive 100% of base pay during the period of disability. Once these sick days are exhausted, an employee can request to use their Vacation or personal days to receive 100% base pay during STD period. Once existing accruals have been exhausted, employee will receive 70% of your base pay • Up to 25-week benefit duration • Benefits for an accident and/or illness are payable after the 5-day elimination period
Long Term Disability (LTD)	<ul style="list-style-type: none"> • If your disability extends beyond 180 days. LTD coverage can replace your earnings. • 60% of base monthly earnings to \$3,000 • First two years of disability, you will receive your benefit payment while you are unable to work in your own

	<p>occupation. After two years, if you cannot work in any occupation, you can continue to receive benefits until SSNRA</p> <ul style="list-style-type: none"> • Benefits will not be payable for the first 12 months of coverage for any pre-existing conditions that began 3 months prior to effective date.
--	--

- One in every seven people will be disabled for five years or more in their lifetime
- 30% of people use disability coverage
- Nearly half (46%) of all foreclosures are caused by financial hardship due to a disability

Short and Long – Term Disability (UDMPU)

Should you experience a non-work related illness or injury that prevents you from working, disability coverage acts as [income replacement to protect important assets](#) and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation. Coverage is provided to you through The Hartford.

Your Plans	Coverage Details
Short Term Disability (STD)	<ul style="list-style-type: none"> • 100% of base weekly earnings equal to one month of full pay for each year of service. The remaining months will be paid 70% of base weekly earnings. • Up to 25-week benefit duration
Long Term Disability (LTD)	<ul style="list-style-type: none"> • If your disability extends beyond 180 days. LTD coverage can replace your earnings. • 60% of base monthly earnings to \$3,000 • First two years of disability, you will receive your benefit payment while you are unable to work in your own occupation. After two years, if you cannot work in any occupation, you can continue to receive benefits until SSNRA • Benefits will not be payable for the first 12 months of

	coverage for any pre-existing conditions that began 3 months prior to effective date.
--	---

- One in every seven people will be disabled for five years or more in their lifetime
- 30% of people use disability coverage
- Nearly half (46%) of all foreclosures are caused by financial hardship due to a disability

Voluntary Worksite Plans

The University of Detroit Mercy also offers a variety of optional benefits through The Hartford.

Plans	Features
Critical Illness	<p>Critical illness coverage is generally paid in the form of a one-time lump sum payment up to \$30,000 for yourself and up to 50% of your amount for your spouse/dependent. This will help reduce expenses associated with life threatening diseases.</p> <p>Examples of covered conditions:</p> <ul style="list-style-type: none"> • Cancer • Heart Attack • Stroke • Kidney Failure <p>You must enroll when you first become eligible or during the annual open enrollment. There is no waiting period.</p>
Accident Plan	<p>Accidents happen when you least expect them and can include motor vehicle accidents, sport injuries, falls, or just everyday mishaps! The accident plan pays you cash to help offset the expenses associated with accidents/injuries.</p> <p>Examples of benefits include:</p> <ul style="list-style-type: none"> • Emergency room: up to \$200 • Ground Ambulance: up to \$1,000 • Paralysis: up to \$75,000 Quadriplegia and

	<p>\$37,500 Paraplegia</p> <p>Refer to the benefit summary for a full list of benefits</p>
--	--

Employee Assistance Program

Help when you need it the most!

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone and computer.

Who is covered:

United Healthcare's employee assistance program is available to those who have UDM's coverage with United Healthcare.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical bill Saver™-helps you save on medical bills

Employee Assistance Program (EAP) your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a licensed professional counselor who can help you.

A Licensed Professional Counselor can help you with:

- Stress
- Depression
- Job stress, work conflicts
- Anxiety
- Family and parenting
- Relationship issues, problems with divorce
- Anger
- Grief
- Loss and more

You can also reach out to a Work/Life Balance specialist for help with balancing work and life issues such as:

- Childcare
- Identity theft
- Elder care
- Legal questions
- Financial services, debt
- Even managing your credit, medical, and dental bills and much more

Employee Assistance Program Through The Hartford

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or disability, Ability Assist is your resource for professional support.

You and your family, including your spouse and dependents, can access Ability Assist at any time, as long as you are covered under a fully-insured group policy or Leave Management services with The Hartford.

SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs.

Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

Emotional of Work-Life Counseling: Helps address stress, relationships or other personal issues you or your dependents may face. It is staffed by GuidanceExperts™ - highly trained master's-level clinicians - who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety, and depression
- Work/school disagreements

- Substance abuse
- Child and elder care referral services

Financial Information and Resources: Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debts and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

Health Care Navigation Services: HealthChampion™ is a service that supports you through all aspects of your health care issues.² HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits-what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

Visit [GuidanceResources Online®](#) or call 800-96- HELPS (800-964-3577).

If you're a first-time user, click on the **Register** tab.

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "**Ability Assist program**", create your own confidential user name and password.

Tuition Remission Policy

(Please read carefully)

The University of Detroit Mercy has established a Tuition Remission Benefit Program for eligible employees, their spouses, and children.

Under this program, regular full-time and modified full-time employees who meet all the academic and admission requirements of the University receive tuition and fee remission (exclusive of graduation & late fees) as defined. To receive tuition remission in the School of Law, the employee must be accepted into that School and there must be space available.

The tuition remission benefit for spouses and children of benefit eligible employees covers tuition only. Spouses and children must also meet all the University's academic and admission requirements. School of Law tuition remission benefit is not available to spouses and children. When considering spouse and children remission, the University reserves the right to ask for additional supporting documentation to support relationship or dependency.

Should an employee terminate employment with the University during a term in which tuition remission benefits is being received the employee will be responsible for repayment of any tuition reduction received beyond termination date. Tuition benefits will be prorated according to the number of weeks in the academic term for which tuition remission benefits are in effect.

ID Shield

Identity theft protection subscription service that provides tools to monitor your online presence and alert you of any unusual activity so you can act the moment it happens.

It offers protection beyond identity theft with complete privacy and reputation management services to help keep your online identity and personal information private.

To enroll, choose the ID shield election in Paylocity/Bswift. Once you have made the election complete the [Enrollment Form](#) and submit to benefits@udmercy.edu

TIAA- UDM Retirement Plan 403(b)

University of Detroit Mercy offers retirement saving options through TIAA to assist employees in providing future financial security. Eligible employees will have the option to contribute a portion of his/her pay to their retirement account as a pre-tax deferral or Roth.

What is the difference between pre-tax deferral and Roth contributions?

	Pretax Contributions	Roth Contributions
How much can I contribute?	Contribute up to the IRS limits, which for 2025 are \$23,000 or if you are age 50 and older, \$30,500.	Contribute up to IRS limits, which for 2025 are \$23,000 or if you're age 50 and older, \$30,500. <i>There are no adjusted gross income (AGI) limits like there are with a Roth IRA</i>
How do my contributions affect my taxes?	Contributions are made before taxes are assessed, which lowers your tax liability for the year you contribute.	Contributions are made after taxes have been assessed, which has no effect on your tax liability.
How do earnings affect my taxes?	Assets grow tax deferred, meaning you don't pay any taxes until you take a withdrawal.	Assets grow tax free, meaning you don't pay any taxes on earnings
Am I taxed on withdrawals?	Yes. Because you contributed money before taxes are assessed, you are taxed when you withdraw the money.	Withdrawals from Roth are typically tax free.
How are my income tax assets taxed if they pass on to my beneficiary(ies)?	Your beneficiary(ies) must pay ordinary income tax on any withdrawals.	Assets may be passed along to your beneficiaries income tax free.

Withdrawals of earnings prior to age 59½ are subject to ordinary income tax, and a 10% penalty may apply. Earnings can be distributed tax free if distribution is no earlier than five years after contributions were first made and you meet at least one of the following conditions: age 59½ or older or permanently disabled. Beneficiaries may receive a distribution in the event of your death.

UDM Retirement Plan 403(b) continued

403(b)	<p>Eligible employees may participate in the plan on the first of the month following their date of hire.</p> <p>Plan participation will cease upon termination of employment.</p>								
Enrollment	<p>Go to TIAA and review your investment choices.</p> <p>Log into TIAA and click ENROLL NOW</p> <p>More detailed information on enrolling on-line is available here.</p> <p>Upon enrollment, be sure to complete and return the Salary Reduction Form.</p>								
406592	<p>Defined Contribution Retirement Plan: University Match</p> <table> <tr> <th>Employee Contribute (% Percentage)</th><th>University Match (% Percentage)</th></tr> <tr> <td>0</td><td>3</td></tr> <tr> <td>3</td><td>6</td></tr> <tr> <td>4</td><td>8</td></tr> </table>	Employee Contribute (% Percentage)	University Match (% Percentage)	0	3	3	6	4	8
Employee Contribute (% Percentage)	University Match (% Percentage)								
0	3								
3	6								
4	8								
406593	<p>Supplemental Tax Deferred Annuity Plan: Contributions above 4% (no match)</p> <p>Annually the IRS set Plan Contribution Limits, in addition to other elective deferral options. For Plan year 2025 the voluntary Contribution Limit is \$23,000. If you chose to participate you may also be eligible for additional deferrals: Age 50 and Older Catch-up – up to an additional \$7,500 contribution limit. 15 Years of Service – up to an additional \$3000 contribution limit (TIAA must approve).</p>								

Contributions

Employee Contributions: The amounts shown below are the amounts that will be taken out of each paycheck based on your election.

Deductions are taken twice a month.

24 PAYS	UHC HDHP	UHC BASE PLAN	UHC BUY-UP PLAN	SUNLIFE DENTAL	VISION
SINGLE	\$20.75	\$65.58	\$124.76	\$20.03	\$3.04
DOUBLE	\$49.80	\$157.41	\$299.43	\$39.30	\$5.00
FAMILY	\$62.25	\$196.77	\$374.29	\$71.74	\$6.30

18 PAYS	UHC HDHP	UHC BASE PLAN	UHC BUY-UP PLAN	SUNLIFE DENTAL	VISION
SINGLE	\$27.67	\$87.44	\$166.35	\$26.70	\$4.06
DOUBLE	\$66.41	\$209.87	\$399.24	\$52.39	\$6.67
FAMILY	\$83.00	\$262.35	\$499.05	\$95.65	\$8.40

Contacts

Benefit	Carrier	Policy Number	Customer Service	Website
Medical & Prescription Plans	United Healthcare	0935299	866-633-2446	www.myuhc.com
Prescription Importation	ElectRx		855-353-2879	N/A
Dental Plan	Sunlife	977689	800-442-7742	https://www.sunlife.com/us/en/
Vision Plan	Heritage Vision	4008-00 Select Network	800-252-2053	www.heritagevisionplans.com
HSA	Optum Bank	0935299	To be determined	www.myuhc.com
FSA	Paylocity	106114	800-631-3539	www.paylocity.com
Life/AD&D, STD, LTD	The Hartford	STD: 5900710 Life: 715615 LTD: 715615	STD: 888-301-5615 Life: 866-294-7987 LTD: 888-301-5615	File a STD claim: newclaim@thehartford.com Follow up STD claim: Gbinformationupload@thehartford.com Life claims: lifecclaimsservicerequests@thehartford.com
EAP	The Hartford	Web ID: HLF902	800-964-3577	www.guidanceresources.com
Critical Illness and Accident	The Hartford	CI: VCI-715615 ACC: 715615	CI: 866-547-4205 ACC: 866-547-4205	File a claim: TheHartford.com/benefits/myclaim Send claim forms: hartford.voluntary@webtpa.com
403(b) Retirement Plans	TIAA	Access Code 406592	800-842-2776	University of Detroit Mercy Home (tiaa.org)
UDM Benefits Team	benefits@udmercy.edu 313-993-1530 Direct 313-447-0918			