UNIVERSITY OF ST. THOMAS

2026

Guide to EMPLOYEE BENEFITS

Contents

Benefits Overview

January 1, 2026 – December 31, 2026

Please take a moment to review the 2026 Guide to Employee Benefits for the University of St. Thomas. The guide includes important updates that will take effect starting January 1, 2026, so be sure to look it over carefully to make informed choices.

Medical Plan Rate Increases for 2026: Healthcare costs continue to rise across the country, and 2026 is shaping up to be one of the most expensive years yet. Nationally, employers are seeing average increases between 8.5% and 10%, driven by several key factors:

- Prescription drug costs: Specialty medications—especially for weight loss, diabetes, and cancer—are among the biggest cost drivers.
- Chronic conditions: More people are managing long-term health issues like heart disease and musculoskeletal disorders, which increases overall spending.
- Mental health care: Demand for behavioral health services continues to grow, adding to total healthcare utilization.
- Inflation and provider costs: Hospitals and doctors are facing higher operating costs, which are passed on through increased rates.
- Advanced medical technologies: New treatments and diagnostics improve care but often come with higher price tags.

As a result of these trends, the University of St. Thomas will see a 9.5% increase across all three of our medical plan options for 2026.

There are changes to the HDHP plan design: The IRS has published minimums and maximums that apply to our HDHP plan. For 2026, the minimum deductibles are $1,700 and $3,400 (individual, family).

Wellness and Wellbeing: Taking care of your health starts with building a strong relationship with a trusted primary care provider or family doctor. Having someone who knows your health history and goals can make a big difference in staying on track and feeling your best. We encourage you to take time to connect with a provider who can support your wellness journey. Use this relationship to set goals for preventive care, schedule regular checkups, and create a plan for maintaining or improving your health in 2026—for both you and your family. Your health matters, and small steps today can lead to big benefits tomorrow!

Dental Increase: We want to keep you informed about changes to our dental plans for the upcoming year. Due to rising provider and service costs across the industry, both of our dental plan options will see a modest increase in 2026: Dental DHMO, a slight increase of 1.6% and the Dental PPO an increase of 5%.

Contribution Limits for 2026: The IRS has published the annual contribution limits for HSAs and FSAs, which have increased due to elevated inflation levels (see below). However, as of the time of printing, the IRS has not yet released the limits for retirement plans, including 403(b) plans. Final figures for retirement plan contributions are expected to be published by the IRS in November 2026. For the most up-to-date information on retirement plan contribution limits, please visit IRS Retirement Plans at https://www.irs.gov/retirement-plans.

HSA Contribution Limits for 2026
Self-only coverage: $4,400 | Family coverage: $8,750 | Catch-up contribution (age 55+) $1,000 (unchanged).

FSA and Dependent Care FSA Limits for 2026
Health Care FSA: $3,400 | Dependent Care FSA: $7,500

403(b) Retirement Plan Contribution Limits for 2026
The 403(b) limit is expected to increase in 2026 from the current limit of $23,500. If you're 50 or older, you are eligible to make catch-up contributions. We will provide updates as soon as the IRS publishes the official limits.

2026 New Hires: As a new hire, your benefit elections become effective the 1st of the month following your first 30 days. If you enroll in the Consumer Driven Health Plan (CDHP) and choose to open a Health Savings Account (HSA), you will automatically receive a contribution from the University of St. Thomas (UST). UST Contribution: The university's contribution to your HSA will be prorated based on when your benefits take effect in 2026. Adding Your Own Contributions: You can make additional contributions to your HSA by designating an amount when enrolling. Be sure to review your benefits and contribution amounts to maximize your HSA and take full advantage of UST's contributions.

For questions regarding your benefits please contact:

Monica Obregon
Benefits Coordinator
346-362-0926 | monica.obregon@stthom.edu

Benefits Snapshot

The University of St. Thomas is committed to a comprehensive benefit program that helps you and your family have the health and financial protections you need. This snapshot provides you with your benefits and the Bi-Weekly premiums.

Medical Plan [Aetna]			
Coverage Tier	Option 1 CDHP/HSA	Option 2 KelseyCare	Option 3 Premium PPO
Employee Only	$80.59	$97.07	$458.62
Employee & Spouse	$216.72	$261.01	$999.40
Employee & Child(ren)	$160.54	$193.35	$709.73
Employee & Family	$292.93	$352.79	$1,354.15

Annual Contributions to HSA		
Coverage Tier	UST HSA Gift to Employee	Employee Max*
Employee Only	$500	$3,900
Employee & Spouse	$750	$8,000
Employee & Child(ren)	$750	$8,000
Employee & Family	$1,000	$7,750

**Employees 55 and older can contribute up to an additional $1,000.*

FSA [Allegiance] Maximum you can Defer	
Account Type	Annual Amount
Healthcare FSA	$3,400
Dependent Care FSA	$7,500

Dental Plan [Aetna]		
Coverage Tier	Option 1 DHMO	Option 2 DPPO
Employee Only	$1.09	$5.79
Employee & Spouse	$5.91	$29.08
Employee & Child(ren)	$8.77	$35.92
Employee & Family	$14.61	$60.23

Vision Plan [VSP]	
Coverage Tier	Your Cost
Employee Only	$4.11
Employee Plus One	$5.95
Employee Plus Two or More	$10.68

Other Benefits	
Type of Benefit	Your Cost
Basic Group Life	$0
Basic AD&D	$0
Supplemental Life	varies
Paid Sick Leave Benefits	$0
Short-Term Disability	$0
Long-Term Disability	$0
Employee Assistance Program	$0
HealthJoy	$0

Supplemental Life Insurance (Bi-Weekly Rates per $1,000) [Lincoln]												
Coverage Type	**<25**	**25-29**	**30-34**	**35-39**	**40-44**	**45-49**	**50-54**	**55-59**	**60-64**	**65-69**	**70-74**	**75+**
Employee & Spouse	$0.035	$0.035	$0.037	$0.046	$0.074	$0.125	$0.208	$0.323	$0.508	$0.909	$1.625	$1.625
Child	$0.055 to age 26											

HealthJoy Benefits

Get quick and easy access to your benefits!

HealthJoy

HealthJoy Benefits App is offered for free to you and all your eligible dependents!

This Comprehensive Benefits App is the first stop for all of your healthcare and employee benefits needs. With 24/7 access to the dedicated healthcare concierge team and care navigation tools, you never have to walk alone. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and 24/7 access to the virtual AI-assistant, JOY.

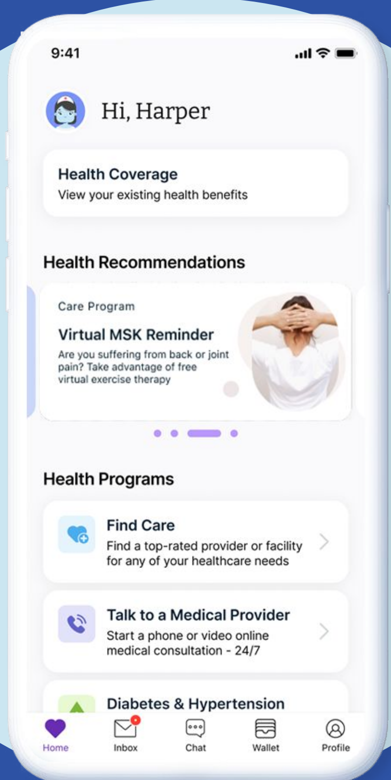
BENEFITS WALLET | **HEALTHCARE CONCIERGE** | **RX SAVINGS REVIEW** | **APPOINTMENT BOOKING** | **PROVIDER RECOMMENDATIONS** | **HSA / FSA SUPPORT**

Claim your free online healthcare benefit

Remember to activate your HealthJoy account to access virtual healthcare and benefits support for you and your family

https://mygroups.healthjoy.com/membership

SCAN ME



What HealthJoy Can Do For You

HealthJoy provides support and resources that can help you manage your healthcare needs. The following services and much more are available FREE in the HealthJoy app.

Find a Doctor Nearby

HealthJoy can help you find a highly-rated, in-network doctor to manage your health. Just tap "Find a Provider" to get started.

Find a Specialist with Availability

It can be tough to find a specialist with upcoming availability. HealthJoy makes it simple to build out your care team. Just tap "Find a Provider" to get started.

Keep Track of Your Benefits

Your benefits details and cards are always on hand in the benefits wallet. You'll even find the details of any financial accounts, like HSA or FSA, so you can easily manage healthcare expenses.

Review Your Prescriptions and Medical Devices for Savings

Managing your health can mean managing prescriptions, medical devices, and more. Make sure you're getting the best price on your prescriptions with a detailed Rx Savings Review. Tap "Find Rx Savings" to request your free review.

Schedule Your Appointments and Procedures

Once you request a provider or procedure search and find an option you like, HealthJoy can take care of scheduling an appointment on your behalf. You'll find all the details in your Inbox after your request is completed.

Review Your Medical Bills

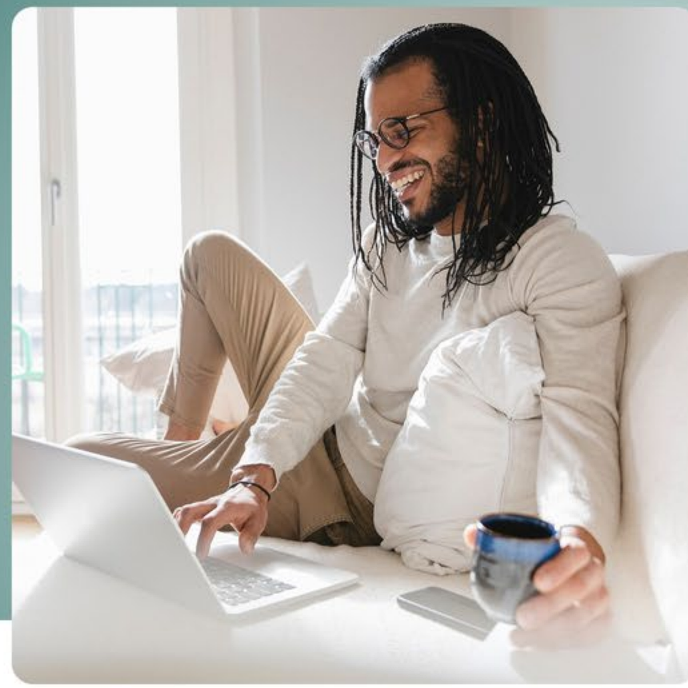
You're focused on feeling good, and the last thing you want to manage is medical billing errors. Upload a photo of your bill and Explanation of Benefits (EOB), and HealthJoy's team of experts can make sure you only pay what you owe. Just tap "Medical Bill Review" to get started.

HealthJoy Talk Therapy

Therapy that fits *your life*

Evo makes it easy to talk to a licensed therapist on your schedule. No waiting rooms, no travel, just care that meets you where you are.

Feel better, one step at a time. Start today.



You can get help with

- Anxiety
- Depression
- Insomnia
- Mood Swings
- And More!

What to expect

Dedicated Counseling

Build a trusted, ongoing relationship with your dedicated, licensed therapist.

Privacy & Convenience

Access therapy from the comfort and privacy of your own home, without the commute to an office.

Fast Access

Get connected with a therapist in as little as 36 hours.

Get care now

Log in to the HealthJoy App to access Evo Talk Therapy.

Please Note: You will be asked to enter a card for Talk Therapy, even if their Consult fee is $0. You will only be charged a $65 fee for late cancellations or no-shows.

Insurance Jargon

Key terms to know

Costs You Pay

Premium

The amount you contribute from your paycheck.

Deductible

The amount you pay for healthcare costs before your health insurance starts to pay for a portion of your healthcare costs.

Costs You Share with the Plan

Copay

Set dollar amount you pay depending on the type of service.

Coinsurance

A percentage of your healthcare costs when receiving service.

Costs Paid by the Plan

Out-Of-Pocket Maximum

The most you will pay for the covered healthcare services/expenses. When visiting non-network providers, the full cost they charge may not be considered a covered expense (see plan summary for details).

Medical Benefits Tips

Choose an in-network provider

Choose an in-network provider and you'll pay less out of your pocket. In-network doctors and facilities contract with the insurance company and agree to charge a lower price for services.

Request an in-network lab

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.

Check your explanation of benefits

After your appointment, review your explanation of benefits (EOB) and provider bill to verify the services were processed correctly.

To learn more about healthcare terms, go to https://l.ead.me/hc-costs or scan this QR Code to watch the video:

Scan me

Deciding Where to Go for Medical Attention?

Making the right choice can save you and your family time and money.

	Doctor $	HealthJoy $	Urgent Care $$	Emergency Room $$$
Annual exam	■			
Preventive care	■			
Minor fevers, cold	■	■		
Nausea, vomiting, diarrhea	■	■	■	
Minor allergic reactions	■	■	■	
Sprains or strains	■	■	■	
Skin rashes	■	■	■	
Ear infections	■		■	
X-rays and lab tests	■		■	
Vaccinations	■		■	
High fever or the flu			■	
Controlled bleeding or cuts that require stitches			■	
Minor broken bones			■	
Uncontrollable bleeding			■	■
Compound Fractures				■
Severe chest pain or difficulty breathing				■
Loss of consciousness				■

Preventive Care

Making Preventive Care a Priority

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the medical plan, all covered individuals and family members are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

Which Preventive Care Services Are Covered?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in your plan:

- ✓ *Routine Physical Exam*
- ✓ *Well Baby and Child Care*
- ✓ *Well Woman Visits*
- ✓ *Immunizations*
- ✓ *Routine Bone Density Test*
- ✓ *Routine Breast Exam*
- ✓ *Routine Gynecological Exam*
- ✓ *Screening for Gestational Diabetes*
- ✓ *Obesity Screening and Counseling*
- ✓ *Routine Digital Rectal Exam*
- ✓ *Routine Colonoscopy*
- ✓ *Routine Colorectal Cancer Screening*
- ✓ *Routine Prostate Test*
- ✓ *Routine Lab Procedures*
- ✓ *Routine Mammograms*
- ✓ *Routine Pap Smear*
- ✓ *Smoking Cessation*
- ✓ *Health Education/Counseling Services*
- ✓ *Health Counseling for STDs and HIV*
- ✓ *Testing for HPV and HIV*
- ✓ *Screening and Counseling for Domestic Violence*

Wellness can't wait

- [x] Check social media
- [x] Plan a vacation
- [ ] Schedule a cancer screening

Somethings should be checked first.

Scan me

To learn more about preventive services, scan this QR Code or go to https://l.ead.me/preventive-services

Medical Benefits

The chart below provides a side-by-side comparison of the costs associated with medical and Rx services. For the plan summaries, go to **https://l.ead.me/ust-sbc** or scan the QR Code.

aetna®
Policy #108122

	CDHP/HSA Plan Option 1		KelseyCare Plan Option 2		Premium PPO Plan Option 3	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible						
Individual (Employee Only)	$1,700	$3,400	n/a		$750	$1,000
Family (Other Tiers)	$3,400	$6,800	n/a		$1,500	$2,000
HSA Employer Contribution*						
Employee	$500		n/a		n/a	
Employee + Spouse or Child(ren)	$750		n/a		n/a	
Employee Family	$1,000		n/a		n/a	
Out-of-Pocket Maximum						
Individual	$4,500	$9,000	$3,750	n/a	$3,000	$6,000
Family	$9,000	$18,000	$7,500	n/a	$6,000	$12,000
Coinsurance Levels	80%	60%	70%	n/a	80%	60%
HealthJoy Telemedicine	**no cost**		**no cost**		**no cost**	
Office Visit Copay	80% after deductible	n/a	PCP - $25/ Specialist - $50	n/a	PCP - $15/ Specialist - $30	n/a
Preventive Care *including preventive diagnostic*	**no cost**	60% after deductible	**no cost**	n/a	**no cost**	60% after deductible
Hospital Inpatient	80% after deductible	60% after deductible	$125 copay then 70%	n/a	$125 copay then 80% after deductible	60% after $500 per visit and health plan ded
Hospital Emergency Room *copay waived if admitted*	80% after deductible	60% after deductible	$100 per visit (copay waived if admitted)	n/a	80% after $100 copay	60% after deductible
Urgent Care	80% after deductible	60% after deductible	$25 per visit (copay waived if admitted)	n/a	$15 copay	60% after deductible
Outpatient Surgical/ Diagnostic Services	80% after deductible	60% after deductible	70%	n/a	80% after deductible	60% after deductible
Retail Prescription Drugs - 30 day supply						
Generic	90% after ded	60% after ded	$20 copay	n/a	$10 copay	60% after ded
Formulary	80% after ded	60% after ded	$40 copay	n/a	$25 copay	60% after ded
Non-Formulary	70% after ded	60% after ded	$60 copay	n/a	$35 copay	60% after ded
Bi-Weekly Medical Rates						
Employee Only	$80.59		$97.07		$458.62	
Employee & Spouse	$216.72		$261.01		$999.40	
Employee & Child(ren)	$160.54		$193.35		$709.73	
Employee & Family	$292.93		$352.79		$1,354.15	

**For new hires, UST's annual employer contribution to your health savings account is prorated depending upon the period when benefits start. Check with HR for more details.*

Pharmacy Benefits

aetna®

CVS Caremark Mail Service Pharmacy

Scan me

To review our Formulary, scan this QR Code or visit https://l.ead.me/aetna-formulary

Your medicine in your mailbox

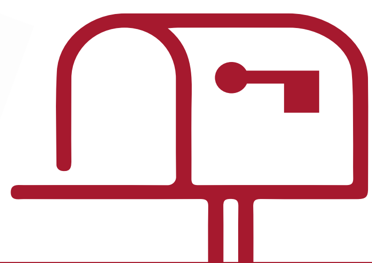
With CVS Caremark Mail Service Pharmacy, you can get your medicine sent to your home — or anywhere you choose. This service is for medicine you take regularly for chronic conditions, such as arthritis and high cholesterol.

You don't pay extra

Mail Services are included with your pharmacy benefits and insurance plan. It's just a simple way to help you stay on track with your medicine. So you can be at your healthiest.

Your safety comes first

Registered pharmacists check each and every order. And if you have concerns or questions, you can call them anytime.



Request Mail Service / Order Refills

Call 24/7 at 1-888-792-3862

Log in to your member website at www.aetna.com

Mail service perks:

- **Fast reorders** with no trips to the pharmacy
- **Free standard shipping** to your home, job or wherever you choose
- **Privacy**, since your medicine arrives in unmarked, secure packaging

KelseyCare Aetna Plan

The KelseyCare plan operates similar to a Health Maintenance Organization ("HMO") arrangement. Participants are required to use Kelsey locations and physicians for primary, specialty and outpatient care. In the event that KelseyCare does not offer the specific specialty or outpatient care required, the Aetna network is utilized. Specialty care will require a referral and coordination from the KelseyCare Primary Care Physician.

Together, Kelsey-Seybold and Aetna are working to deliver a better local health care experience by:

- ✓ Lowering health care premiums
- ✓ Creating a more connected and streamlined experience for members
- ✓ Delivering better results through relationships with local physicians
- ✓ Providing innovative solutions to better manage chronic conditions

KelseyCare also partners with Aetna's broad network of hospital facilities for inpatient care such as Memorial Hermann, Texas Children's, Texas Women's, Methodist and St. Luke's.

19 Kelsey–Seybold Clinic locations

2 accredited ambulatory surgery centers

2 cancer center locations

1 sleep center

150+ primary care doctors

180+ specialists

KelseyCare Contacts

24/7 Appointment Scheduling	**713-442-0427**
Concierge (Mon-Fri, 8am to 5pm)	**866-609-1630**
After-Hours Nurse	**713-442-0000**
Saturday Sick-Care Appts (Sat 9am-2pm)	**713-442-0000**

To learn more about KelseyCare Aetna plan, visit:

www.kelseycare.com/aetna

Maternity Program

Get help from the time you start planning a family, through your pregnancy and well after your baby is born. The program is staffed by nurses with maternity experience. Once you've enrolled in the Aetna Maternity Program, you can get:

- ✓ Educational materials (available in English and Spanish) on prenatal care, labor and delivery, and newborn care
- ✓ A pregnancy survey to help determine whether a risk for certain complications exists
- ✓ A preterm labor program to support high-risk women
- ✓ Access to specially trained nurses for high-risk mothers-to-be
- ✓ One-on-one counseling to help pregnant women quit smoking
- ✓ Free text messages to keep you and your baby healthy (To get started, text BABY or BEBE to 511411)

To Enroll in Maternity Program:

Log in to your Aetna account at www.aetna.com or call at 1-800-272-3531

What is a Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA)?

A Consumer Driven Health Plan (CDHP) offers lower premiums and higher deductibles than a traditional medical plan, and is tied to a Health Savings Account (HSA). An HSA allows you to contribute pre-tax dollars to offset out-of-pocket costs. CDHPs are designed to require participants to cover more up front costs while lowering their overall costs. This is made possible with lower premiums and 100% coverage once the deductible and coinsurance limits are met.

An HSA is a tax-favored savings account created for the purpose of paying medical expenses. You must be a member of the CDHP in order to have the HSA. Your HSA dollars can be used to help offset the up-front costs associated with qualified healthcare expenses, including medical and dental. You cannot use HSA funds to purchase over the counter items without a prescription. Each employee enrolling in the CDHP/HSA plan option will automatically receive an annual HSA UST employer contribution.

UST will contribute a prorated amount of $500 for individual coverage, $750 for employee plus spouse or employee plus children coverage, and $1,000 for family coverage to your HSA based on the employee's hire date. You are also able to contribute pre-tax dollars to the HSA account in addition to the UST contribution, up to IRS limits.

The table below shows the applicable IRS limits for each election tier and the maximum amount you can contribute (IRS limits minus UST contributions). **Participants age 55 or older may contribute an additional $1,000 to the HSA.**

Unused dollars remaining at the end of the year will automatically roll over to the next plan year. The account is also fully portable should you leave UST. Each employee enrolling in the HSA will receive a debit card which will allow immediate access to funds without having to wait for reimbursement. HSA funds are available upon payroll deduction. The HSA will be managed by HSA Bank. You will also have the option to transfer money from your HSA Bank to your personal account at no cost.

Employees enrolled in any part of Medicare are not eligible to contribute to the HSA as of the Medicare effective date. These employees may continue to use their remaining HSA funds to cover qualified medical expenses but may no longer contribute to the fund.

If you have covered dependents enrolled in Medicare, you may continue to contribute to the HSA as long as you are not covered by Medicare.

Employees who enroll in the CDHP/HSA are not eligible to enroll in the Flexible Spending Account (FSA). You may elect the FSA if you enroll in the PPO plan or Kelsey Care or if you opt out of Medical. Also, employees who are currently enrolled in an FSA for the current plan year and plan to enroll in the CDHP/HSA for 2026 will not be able to submit claims during the 2025 grace period for claims incurred during the 2025 plan year. In this case all funds must be used by 12/31/2025 or they will be forfeited.

Type of Coverage	UST Annual HSA Gift	Employees <55 years old			Employees 55 years old or older		
		Employee Max Annual	Employee Max Bi-Weekly	Total Max Annual Combined	Employee Max Annual	Employee Max Bi-Weekly	Total Max Annual Combined
Employee Only	$500	$3,900	$150.00	$4,400	$4,900	$188.46	$5,400
Employee & Spouse	$750	$8,000	$307.69	$8,750	$9,000	$346.15	$9,750
Employee & Child(ren)	$750	$8,000	$307.69	$8,750	$9,000	$346.15	$9,750
Employee & Family	$1,000	$7,750	$298.08	$8,750	$8,750	$336.54	$9,750

Flexible Spending Account (FSA)

Using an FSA is a great way to stretch your benefit dollars.

Allegiance by Cigna Healthcare

You use before-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent-care expenses. That means you can enjoy tax savings and increased pay – all with the convenience of a prepaid benefits card.

HEALTHCARE FSA

The flexible spending account allows you to set aside tax-free dollars to help pay for qualifying medical expenses. You are eligible to contribute up to a maximum of **$3,400** per year to the Healthcare FSA. The FSA is a "use it or lose it" benefit, which means you will lose any remaining balance at the end of 2025 so it is important to plan accordingly when designating your contributions for 2026. You will receive a debit card to use for qualifying healthcare expenses. The expenses include prescriptions, copays, deductibles, and other qualified medical expenses.

DEPENDENT CARE FSA

The Dependent Care FSA allows you to use pre-tax dollars to pay for child care expenses (such as daycare) or elderly care services. You are eligible to contribute up to a maximum of **$7,500** per year to the Dependent Care FSA. Unlike the Healthcare FSA you must have the money in your account before you can start claiming reimbursement.

1-877-424-3570 | www.askallegiance.com

FSA quick enrollment and easy reimbursement

Allegiance by Cigna Healthcare

The Healthcare FSA and Dependent Care FSA are administered by Allegiance Benefit Plan Management, Inc. ("Allegiance").

ENROLLMENT & DEDUCTIONS

Enrollment in an FSA plan applies for one full plan year. Once an employee signs up for an FSA and authorizes a dollar amount to be deducted each pay period, UST will take regular deductions out of the employee's pay, on a pretax basis, and set aside those amounts to be used for the employee's FSA. The deduction amounts cannot be changed (unless the employee has a change in family status) and the payroll deductions will stop only at the end of the plan year (or when employment ends, if earlier).

EASY REIMBURSEMENT

Mobile App, Website Portal, Toll-Free Fax, U.S. Mail. To claim reimbursement on your Healthcare FSA, use the mobile app, the web portal, fax or mail. For fax or mail options, fill out a FSA Reimbursement Claim Form which is available on the UST Benefits website, attach receipts of payment, and forward to Allegiance. You will receive reimbursement via check within 7 business days.

1-877-424-3570 | www.askallegiance.com

FAQ: HSA and FSA

FAQ	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Definition	An HSA is a tax-advantaged savings account that is used in combination with a high deductible health plan (HDHP). Consumers use the HSA funds to cover qualified healthcare expenses.	An employer-established, tax-advantaged account funded by the employee and/or the employer to pay for qualified healthcare expenses with pre-tax dollars.
Who "owns" account?	Employee	Employer
Who can contribute?	Employee and Employer	Employee and Employer
Can I make changes to the amount designated during the year?	YES. Employees may change their election to start, increase, decrease, or stop making HSA contributions without waiting for open enrollment or a status change event. The usual restrictions on changing cafeteria plan elections do not apply. According to IRS rules, the employee must be given the opportunity to change his or her HSA election at least monthly.	Generally, NO. Cafeteria plans are governed by Internal Revenue Code § 125 requiring employees to make irrevocable elections before the start of the plan year. Midyear changes are prohibited except on account of and consistent with certain status change events. IRS regulations outline the types of events and permitted election changes.
Where are the funds held?	In HSA Employee Deposited Account – Qualified Financial Institution and Mutual Funds	In Employer Account
Pre-tax payroll deductions allowed?	Yes	Yes
Annual maximum limit on contributions	Yes[1] $4,400 Individual, $8,750 Family $1,000 catch up (age 55 and up)	Yes[2] $3,400 Individual
Entire election available for reimbursement at start of plan year	No, only your balance is available	Yes
What distributions are allowed?	Debit Card[3] Request for distribution or bill-pay Online/Paper	Debit Card "Claim" – Request for reimbursement or bill pay Online/Mobile/Paper
Substantiation	Not required for payment[4]	Required for payment unless auto-substantiated
Must have Health Plan?	Yes, qualified HDHP whether through employer or not.	No. But "stand-alone" FSAs are subject to additional compliance requirements.
Can have other (non HDHP) Health Plan?	No, except for certain permissible coverages such as dental or other limited purpose plans(s)[5].	Yes
Tax Benefit	Contributions are tax-free interest and investment gains are tax free and withdrawals are tax free when used for qualified healthcare expenses.	Employer/Payroll deposits and claim payments tax free
Interest earning?	Interest can be accrued on a tax-deferred basis in qualified HSAs. And if the account balance reaches the minimum balance requirement, the funds can be invested in mutual funds and those gains are also tax free.	No

FAQ: HSA and FSA

FAQ	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Access to funds after termination	Individual account not tied to employment status.	Employees must be offered COBRA (usually until the end of the year).
Employees carry over unused amounts	Yes. The individual owns the account and any contributions made to it, regardless of the source or timing of the contribution.	Limited to grace period or $680 roll over option.[6]
What is the tax treatment for employer contributions?	Employer contributions may qualify as a deductible business expense and are exempt from FICA and other employment taxes.	Employer contributions may qualify as a deductible business expense and are exempt from FICA and other employment taxes.
What is the tax treatment for employee contributions?	Employee contributions may be made through a cafeteria plan and are tax free. If made outside of a cafeteria plan, they are treated as an "above the line" deduction.	Employee contributions to an FSA are made on a pre-tax basis and therefore reduce annual taxable income.
What expenses qualify for distribution?	Healthcare expenses under §213(d) of the Internal Revenue Code. HSAs may not be used to pay insurance premiums except for (1) COBRA, (2) qualified long-term care when the individual is receiving unemployment compensation; and (4) premiums for Medicare Part A or B, Medicare HMO, and (5) after age 65, the employee's share of employer-sponsored retiree health care.	Any otherwise unreimbursed healthcare expenses that are defined under §213(d) of IRC. Health insurance premiums and long-term care services are not reimbursable.

1) IRS-imposed HSA limits for 2026: Annual limit of $4,400 for single coverage and $8,750 for family coverage if HDHP coverage begins by December 1st. Annual catch-up contributions for those 55 and over: $1,000. 2) In 2026, employee contributions for an FSA cannot exceed $3,400 per IRS Rules. Employer contributions are not subject to limits, but they may not discriminate in favor of highly compensated individuals. If employer contributions exceed $500, additional compliance obligations apply. 3) HSA and FSA debit cards are automatically restricted for use with medical service providers and for items purchased at retail that are identified as qualified healthcare expenses based on electronic inventory control codes. 4) HSA distributions are subject to IRS audit to prove they do not exceed out of pocket qualified healthcare expenses since HSA opened. 5) Dental, vision, accident, disability, long-term care, workers' compensation, specified disease or illness and fixed dollar hospitalization, certain deductible plans. 6) Employers may elect to have a "grace" period for employees to use leftover funds from a previous plan year to pay for expenses incurred in a new plan year or elect to roll over up to $680 of each employee's balance.

This Plan Comparison Chart is a summary of differences between HSA and FSA plan types, and it does not describe all of the rules and limitations that apply to these arrangements. It is not legal or tax advice. See IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, for more information on HSAs and FSAs.

Q & A:

Can I have a Health Savings Account and Medicare?

You can draw upon a Health Savings Account while on Medicare, but you can not contribute to an HSA.

Am I prohibited from contributing to an HSA if I am 65 years or older?

No. People become eligible for Medicare when they turn 65 years old. Eligibility for Medicare does not prohibit someone from contributing to an HSA account. Enrollment in Medicare disqualifies someone from contributing to an HSA.

I am preparing for retirement. When should I stop contributing to my HSA?

You should stop contributing to your HSA six (6) months prior to applying for Social Security benefits.

I don't understand all of the ins-and-outs of HSAs, Medicare, and Retirement. Who can I call to discuss my specific situation?

Contact Eric Baker at The Baldwin Group for personalized assistance. Call at 713-568-2779 or email at eric.baker@baldwin.com

Dental Benefits

You have two options available, the Dental DHMO or the DPPO Advantage. If you enroll in the DHMO plan option you will need to designate a primary dentist for each dependent. You can change dentists (not plan options) if necessary or desired during the plan year. Please visit www.aetna.com to find providers near you or to find a different dentist.

aetna®
Policy #108122

	Option 1 (DHMO)		Option 2 (DPPO Advantage)	
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**
Calendar Year Deductible				
Individual	n/a	no benefit	$50	$50
Family	n/a	no benefit	$150	$150
Orthodontia Deductible	n/a	no benefit	n/a	n/a
Preventive Service	100% after $5 office copay	no benefit	100%	100%
Basic Service	Fixed Fee Schedule	no benefit	100%	100%
Major Service	Fixed Fee Schedule	no benefit	60%	60%
Calendar Year Max	n/a	no benefit	$3,000	$3,000
Orthodontia Lifetime Max	Available - Fixed Fee Schedule	no benefit	$2,000	$2,000
Bi-Weekly Dental Rates				
Employee Only	$1.09		$5.79	
Employee & Spouse	$5.91		$29.08	
Employee & Child(ren)	$8.77		$35.92	
Employee & Family	$14.61		$60.23	

Vision Benefits

To find a provider visit **www.vsp.com**

VSP Vision care for life

Policy #30078237

	VSP Plan	
	In-Network	**Out-of-Network**
	Plan Details	
Exam - Once every 12 months	$10	$45
Lenses - Once every 12 months **Single** **Bifocal** **Trifocal**	100% after office copay 100% after office copay 100% after office copay	$30 allowance $50 allowance $65 allowance
Frame - Once every 24 months	$150 allowance plus 20% discount	$70 allowance
Contact Lenses - Once every 12 months, in lieu of glasses **Elective** **Medically Necessary**	$150 allowance Covered in full	$105 allowance $210 allowance
	Bi-Weekly Vision Rates	
Employee Only	$4.11	
Employee Plus One (Spouse or Child)	$5.95	
Employee Plus Two or More (Spouse or Child)	$10.68	

Life and AD&D

Employee Basic Life/AD&D

Basic and Voluntary life insurance is provided through Lincoln Financial. UST provides Basic Life insurance to all benefits-eligible employees at no cost to you. Supplemental life insurance is available for you to purchase for yourself, your spouse and/or your eligible dependent children.

Employee Benefit Amount	1 time annual earnings
Employee Maximum	$250,000

Supplemental Employee Life

UST offers you the opportunity to purchase life insurance coverage for yourself through Lincoln Financial in addition to what is provided by the university. Benefit details and rates are included in the table below. Please refer to the Lincoln Financial plan documents for further information.

Note: Employees electing coverage above the Guaranteed Issue (GI) amount will be required to submit an Evidence of Insurability form which can be found on the UST/HR/Forms portion of the myStThom portal.

Employee Benefit Amount	$10,000 increments up to $420,000
Employee Maximum	Lesser of 4 times annual salary or $420,000
Employee Guaranteed Issue	$200,000

Supplemental Dependent Life

You have the option of purchasing life insurance for your spouse and eligible dependent children through Lincoln. Benefit details and rates are included in the table below.

Note: You must first select supplemental employee life coverage for yourself in order to cover spouse or eligible dependents. Note: Spouses electing coverage above the Guaranteed Issue (GI) amount will be required to submit an Evidence of Insurability form which can be found on the UST/HR/Forms portion of the UST benefits website.

Spouse Benefit Amount	Increments of $5,000 up to $100,000 not to exceed 50% of employee amount
Spouse Maximum	Lesser of $100,000 or 50% of employee amount
Spouse Guaranteed Issue	$50,000
Child Benefit	$5,000 or $10,000 per child

Supplemental Life Insurance Rates

To see the Supplemental Life Insurance Rates scan the QR Code or go to:

https://l.ead.me/ust-vl-rates

Scan me!

Paid Time Off (PTO) Benefits

Vacation Days

SCOPE

All benefits-eligible staff and administrators.

PURPOSE

To define vacation benefit levels and provide rules for the administration of vacation benefits.

POLICY/PROCEDURE

All benefit-eligible staff and administrators are eligible to receive paid vacation according to their classification and their length of service. Vacation is administered on a rolling year basis with 1/12th of the year's allowance credited to an employee's vacation bank the first pay period of each month. New employees are eligible to take vacation after three months of employment. Employees are allowed to accumulate up to two years' worth of unused vacation allowance. When the employee's leave bank reaches two times the annual vacation allowance, the employee will cease accruing vacation until the balance drops below two times the annual allowance. Benefit eligible part-time employees who are regularly scheduled to work 30 hours or more per week are eligible for vacation benefits on a pro-rated basis. The accruals will be recognized on the first pay period of the month of the service anniversary.

Please refer to Policy H.03.03 Vacation Benefits for eligibility, accrual, payment, and usage guidelines.

STAFF

Years of Service	Vacation Allowance
0 - <5	10 days
5 - <15	15 days
15 - <25	20 days
More than 25	25 days

ADMINISTRATORS

Years of Service	Vacation Allowance
0 - <10	15 days
10 - <20	20 days
More than 20	25 days

Paid Sick Day Benefits

SCOPE

All benefits-eligible staff and administrators.

PURPOSE

To provide income protection for employees who, because of illness or accident, are temporarily disabled and absent from work for limited periods of time.

POLICY/PROCEDURE

Benefits-eligible staff and administrators accrue up to ten (10) sick days per year, accrued on a monthly basis, up to a maximum accrual of fifteen (15) working days. Sick days may be used once earned and available.

Sick leave may be used for medical visits, dental appointments, personal illness or family illness.

"Family" is defined as spouse, children, parents, grandparents, grandchildren, and in-laws (parent and sibling). An employee may be required to furnish a physician's statement concerning the nature of the sick leave if absent for three (3) or more consecutive days and/or in the case of chronic absenteeism.

Please refer to Policy H.03.04 Paid Sick Day Benefits for eligibility, accrual, payment, and usage guidelines.

Bereavement And Jury Duty

SCOPE

All benefits-eligible staff and administrators.

PURPOSE

To provide a means for employees to secure limited time off when such time is needed for bereavement or jury duty.

POLICY/PROCEDURE

The University of St. Thomas grants paid time off to regular employees for jury duty and bereavement.

Bereavement. In the event of death in an employee's immediate family, the UST will grant up to three (3) days to handle family affairs and attend the funeral. "Family" is defined as spouse, children, parents, grandparents, grandchildren, and in-laws (parent and sibling).

Jury duty. The UST will pay employees regular earnings for the period of jury service. Must furnish copy of summons.

Holiday Schedule

Holiday Schedule 2025 - 2026

Independence Day:	Friday, July 4, 2025
Labor Day:	Monday, September 1, 2025
Thanksgiving Holiday:	Wednesday, November 26, 2025, through Friday, November 28, 2025
Christmas Break:	Monday, December 22, 2025, through Wednesday, December 31, 2025
New Year's Day:	Thursday, January 1, 2026, through Friday, January 2, 2026
Martin Luther King Day:	Monday, January 19th, 2026
*Spring Break:	TBD
Holy Triduum/Easter:	Beginning Thursday, April 2, 2026, at 12:00 PM through Monday, April 6, 2026
Memorial Day:	Monday, May 25, 2026
Juneteenth Day:	Friday, June 19, 2026

2026 Pay Period Schedule

2026 Pay Period Schedule

Pay Period Begins	Pay Period Ends	Time Approval Due by 12pm	Pay Date
12/14/25	12/27/25	12/29/25	01/02/26
12/28/25	01/10/26	01/12/26	01/16/26
01/11/26	01/24/26	01/26/26	01/30/26
01/25/26	02/07/26	02/09/26	02/13/26
02/08/26	02/21/26	02/23/26	02/27/26
02/22/26	03/07/26	03/09/26	03/13/26
03/08/26	03/21/26	03/23/26	03/27/26
03/22/26	04/04/26	04/06/26	04/10/26
04/05/26	04/18/26	04/20/26	04/24/26
04/19/26	05/02/26	05/04/26	05/08/26
05/03/26	05/16/26	05/18/26	05/22/26
05/17/26	05/30/26	06/01/26	06/05/26
05/31/26	06/13/26	06/15/26	06/19/26
06/14/26	06/27/26	06/29/26	07/03/26
06/28/26	07/11/26	07/13/26	07/17/26
07/12/26	07/25/26	07/27/26	07/31/26
07/26/26	08/08/26	08/10/26	08/14/26
08/09/26	08/22/26	08/24/26	08/28/26
08/23/26	09/05/26	09/07/26	09/11/26
09/06/26	09/19/26	09/21/26	09/25/26
09/20/26	10/03/26	10/05/26	10/09/26
10/04/26	10/17/26	10/19/26	10/23/26
10/18/26	10/31/26	11/02/26	11/06/26
11/01/26	11/14/26	11/16/26	11/20/26
11/15/26	11/28/26	11/30/26	12/04/26
11/29/26	12/12/26	12/14/26	12/18/26

* Approval/Pay dates subject to change if they fall on a holiday.

Note: All hours worked and any benefit time must be submitted through your Employee Self Service in your MyStThom portal.

Disability Benefits

Disability Benefits

UST provides and pays for Short-Term and Long-Term Disability coverage for all benefits-eligible staff employees. Short-Term and Long-Term Disability are administered through Lincoln Financial. You are eligible for University-paid Short-Term Disability coverage on the first of the month following 6 months of continuous employment. Long-Term Disability coverage is effective on the first of the month following your date of hire. Details of the plans are listed below. Please refer to the Lincoln Financial plan document for further information. You can find this in the portal at UST Employee Documents/Reference Materials/Human Resources.

Short-Term Disability (STD) Benefits paid 100% by UST

Weekly Benefit Amount	Percent of annual base earnings (reduced by any other income benefits)*
Benefit Duration	10 weeks for injury / accident
Benefits Commence	11th working day of absence for injury / accident

**Based on length of service*

Long-Term Disability (LTD) Benefits paid by Lincoln Financial

Benefit Percentage	60% of base annual earnings (reduced by any other income benefits)
Maximum Monthly Benefit	Employees with less than 10 years of service: maximum of $7,000 per month
	Employees with 10 or more years of service: maximum of $10,000 per month
Minimum Monthly Benefit	Lesser of $100 or 10% of the benefit based on monthly income loss
Elimination Period	90 days from the first day of injury or illness
Benefit Duration	To age 65 or normal retirement age as defined by Social Security. The benefit duration may be limited based on the employee's age on the date of the disability and Social Security normal retirement age.
Benefits Commence	Benefits commence upon certification and approval by Lincoln Financial.

Disability Benefits

Chart Showing Relevant Disability Plans

<table>
<tr><th>Relevant Plan</th><th>Time Absent</th><th>Eligibility Factors</th><th colspan="2">Compensation as a % of Base Annual Earnings</th><th>Maximum Benefit Period based upon Age at Onset of Disability</th></tr>
<tr><td>Sick Day Benefits</td><td>1 to 10 consecutive work days</td><td>First of the month following hire date</td><td colspan="2">100%</td><td>Accrue .833 days per month up to a maximum of 15 work days. Paid directly by the University.</td></tr>
<tr><td rowspan="5">Short-Term Disability Plan</td><td rowspan="5">11 to 60 consecutive work days</td><td>Years of Service</td><td colspan="2">Benefit Level</td><td rowspan="5">Receive up to a maximum of 50 work days of STD pay. Paid directly by the University.

*Difference can be supplemented by using accrued sick day benefits</td></tr>
<tr><td><6 months</td><td colspan="2">0%*</td></tr>
<tr><td>6 mos to 4.99yrs</td><td colspan="2">50%*</td></tr>
<tr><td>5 yrs to 9.99yrs</td><td colspan="2">75%*</td></tr>
<tr><td>10 yrs or more</td><td colspan="2">100%</td></tr>
<tr><td rowspan="3">Long-Term Disability Plan</td><td rowspan="3">61 days+ consecutive work days</td><td>Years of Service</td><td>Min</td><td>Max 60% of regular pay up to:</td><td rowspan="3">Duration of benefits depends upon
1. Your age at the time Long-Term Disability is certified and
2. Your normal Social Security retirement age.

Employee placed on inactive status. Lincoln Financial is responsible for reviewing, certifying, and approving Short-Term and Long-Term Disability claims. Paid directly by Lincoln Financial Group to the employee. Difference cannot be supplemented by using sick days or vacation days.</td></tr>
<tr><td>Less than 10 years</td><td>lesser of $100 or 10% per month</td><td>$7,000 per month</td></tr>
<tr><td>10 years or more</td><td>lesser of $100 or 10% per month</td><td>$10,000 per month</td></tr>
</table>

Mental Health

The Difference between Mental Health and Mental Illness

As a matter of public health, efforts to raise awareness about mental health issues and reduce the stigma surrounding mental illness are critical. Mental health issues and mental illness are common. According to the National Institute of Mental Health, nearly 59.3 million U.S. adults lived with mental illness in 2022.

Your mental health is as important to your overall well-being as your physical health, but it's often overlooked. Similarly, mental illness often goes untreated or undiscussed. According to Mental Health America, over half of adults with mental illness don't receive treatment.

Although mental health and mental illness are related, they aren't the same. Mental illness can contribute to poor mental health and vice versa, but it's possible to have poor mental health without a diagnosable mental illness just as it's possible to have good mental health with a mental illness. This article explains the difference between mental health and mental illness.

Understanding Mental Health

Mental health describes your psychological state of well-being. This includes how you feel, think and interact with others. But your mental health doesn't just impact your mood and cognition; it also affects your physical health. Poor mental health can cause digestive issues, headaches, insomnia, fatigue and other physical symptoms.

Everybody has mental health, just like everyone has physical health. Your mental health can change over time and may be influenced by numerous factors, including:

- Stress
- Burnout
- Grief
- Physical or mental fatigue
- Financial hardship
- Physical health

Although mental health may look different for everyone, it's often measured by one's ability to:

- Cope with stress, change and adversity
- Maintain healthy relationships
- Participate in productive activities (e.g., school and work)

Poor mental health can develop into mental illness if symptoms are unmanaged. This can cause distress and the inability to function in everyday activities.

Mental Health

Improving Mental Health

Just like physical health, mental health can be improved with positive lifestyle choices. The following are ways to better your mental health and improve your overall well-being:

- Practice relaxation exercises, such as meditation, journaling and listening to music.
- Make time for people who uplift you.
- Take part in meaningful activities, such as volunteering or joining a recreational sports club.
- Spend time outdoors.
- Take care of your body by exercising, eating well and getting adequate sleep.

Speak to a professional if you need someone to talk to. Even if you feel fine, they can help you proactively manage your mental health.

Understanding Mental Illness

A mental illness is a diagnosable health condition that changes the way you think, feel or act. According to the Centers for Disease Control and Prevention, mental illness is one of the most commonly diagnosed health conditions in the United States, affecting 1 in 5 Americans every year. Even if you don't have a mental illness, they could affect the people around you, including your friends, family and co-workers.

Similar to physical health conditions, mental illness can take many forms and range in severity. Examples of common mental illnesses include:

- Depression disorder
- Anxiety disorder
- Post-traumatic stress disorder
- Obsessive-compulsive disorder
- Substance use disorder
- Bipolar disorder
- Schizophrenia disorder

Mental illness can affect anyone, regardless of age, gender or background. The following factors may increase the risk of developing a mental illness in your lifetime:

- Genetics
- Alcohol or drug use
- Trauma or abuse
- Other chronic medical conditions (e.g., cystic fibrosis or cancer)
- Loneliness

Managing Mental Illness

Mental illness is treatable and can be alleviated. Depending on your condition, successfully managing a mental illness may include a combination of healthy lifestyle choices and professional treatment.

Here are some ways mental illness may be treated:

- Talk therapy
- Medication
- Support groups
- Exercise
- Healthy lifestyle choices (e.g., eating and sleeping well)

You don't have to suffer with a mental illness alone. Seek professional support immediately if you're struggling with a mental illness. You can also check with your employer for more information on available resources, such as an employee assistance program.

Conclusion

Everyone can take steps to better their mental health, but some mental illness is unpreventable. Understanding the difference between mental health and mental illness is crucial to ensure you get the proper support for your needs.

For further mental health assistance, please utilize our *EmployeeConnect* Employee Assistance Program through Lincoln Financial. You can reach them by telephone at 1-888-628-4824.

This article is for informational purposes only and is not intended as medical advice. For further informati
please consult a medical professional. © 2023 Zywave, Inc. All rights reserved.

Employee Assistance Program

Employee Assistance Program (EAP)

EAP offers a variety of resources and tools to assist you and your family, including online and face-to-face counseling services, legal and financial consultation, and much more. EAP services are 100% University paid and confidential. Your privacy is protected by state and federal laws, and no personal information is reported to the University.

In-person guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and **25% off** subsequent meetings

Unlimited 24/7 assistance

You and your family can access the following services any time — online, on the mobile app, or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more
- Legal information and referrals for family law, estate planning, and consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning

Online resources

EmployeeConnect offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit **GuidanceResources.com** or download the **GuidanceNow**SM mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets, and more

To access EAP, visit **www.GuidanceResources.com**

- Click **"Register"**
- Enter Organization Web ID: **LFGSUPPORT**
- Complete the registration information and click **"Submit"**

For questions or assistance, please call ComPsych GuidanceResources at **888-628-4824.**

LifeKeys Services

Help, guidance, and support for you and your beneficiaries

No matter how well you plan, unexpected challenges arise. When they do, help and support are nearby — thanks to LifeKeys services.

Discounts on shopping and entertainment

GuidanceResources® includes 24/7 online access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, including electronics, health and fitness, Broadway shows, and much more. Discounts are also available in the GuidanceNow mobile app, available in the Apple App Store and on Google Play.

Help with important life matters

You'll find support tools and advice on a wide range of topics, including legal, financial, family, and career, on GuidanceResources online. Stay in the know on matters that impact your personal and professional life.

Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for information that can help you recognize and prevent identity theft — and restore your good name should your identity be compromised.

Online will preparation

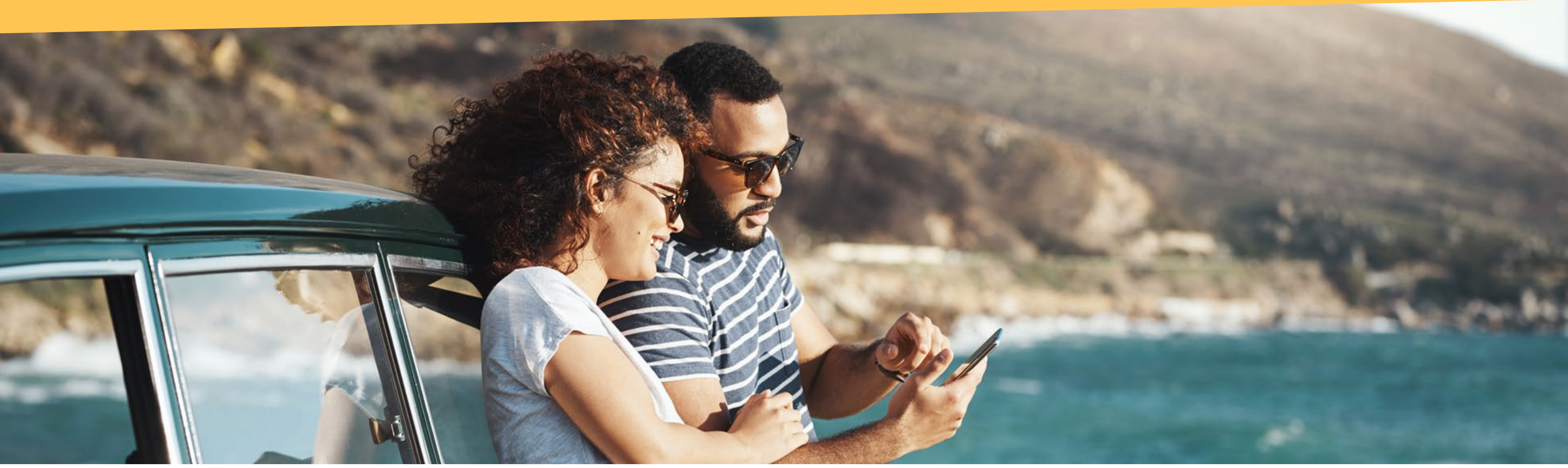
Creating a will allows you to make vital decisions ahead of time, including naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers a secure, efficient way to create and execute a will so you can rest easy knowing you've planned ahead for your family.

Guidance and support for your beneficiaries

LifeKeys is a comprehensive program that offers resources to help your loved ones address a range of common concerns should they experience a loss. Services include grief counseling, financial and legal advice, and support when coping with the challenges of day-to-day life.

For more information, call **1-855-891-3684**, download the **GuidanceNow℠** mobile app, or visit **www.GuidanceResources.com** First-time users: enter web ID: **LifeKeys**

Travel Assistance Program



Travel Assistance Program

Lincoln TravelConnect services offer security and reassurance — helping make travel less stressful. If you're enrolled in life and/or accidental death and dismemberment insurance, you and your loved ones can count on TravelConnect services 24 hours a day, 7 days a week.

Services you can count on during an emergency.

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. TravelConnect helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort.
- Planning and paying for a safe evacuation because of a natural disaster, or a political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.

Ongoing support when you're far from home.

From planning the trip until flying home, these TravelConnect services can help you on your way:

- Medical record requests
- Medication and vaccine delivery
- Medical, dental and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

For more information, visit **www.myoncallportal.com** and enter Group ID: **LFGTravel123**

TravelConnect services provided by On Call International.

For medical, security or travel assistance call from anywhere in the world: 1-603-328-1955 or call toll free from U.S. or Canada: 1-866-525-1955.
Email: mail@oncallinternational.com

Retirement Plan 403(b)

Plan Number: 09587001

Your 403(b) retirement plan affords you an excellent opportunity to help accumulate money for a secure retirement. You contribute pretax dollars and/or Roth contributions automatically by convenient payroll deduction, which might lower current income taxes. In addition, the University of St. Thomas contributes to the plan on your behalf as outlined herein. Your account benefits from the opportunity for tax-advantaged growth.

Eligibility

You are eligible to participate in the plan on the first of the month following hire date and may begin contributing to the plan upon enrollment.

Certain classes of employees are not eligible to participate in this plan: employees who are enrolled and regularly attending classes at the University of St. Thomas and paid through a work-study program.

Your Contributions (subject to plan terms)

Generally, you may contribute as much as 100% of your annual includible compensation up to $23,500 in 2026. You may increase or decrease the amount you contribute to the plan as often as the plan allows.

UST Matching Contributions

Your 403(b) retirement plan provides an employer matching contribution of 100% of applicable contributions up to 6% of included compensation. In other words, $1 match for every $1 you save, up to 6% of your income.

Catch-up Contributions

You may be able to contribute up to an additional

- $3,000 if you have 15 or more years of service and have undercontributed in prior years, and/or
- $7,500 in 2026 if you are age 50 or older

If eligible for both catch-up contributions, you must exhaust the 15-year catch-up first.

Super-sized 403(b) catch-up contributions for people aged 60 to 63.

Introduced by President George W. Bush in 2001, catch-up contributions allow employees age 50 and older to make additional deposits into their tax-advantaged retirement savings accounts. The Super catch-up increases a participant's catch-up contribution amount. Active participants aged 60 to 63 can contribute an additional $11,250 on top of the $23,500 standard limit for a total annual limit of $34,750.

Personal service

For assistance, please call Corebridge Client Care Center at 1-800-448-2542, Monday through Friday 7 am to 8 pm CT, or contact one of our local advisors.

Streamline your Retirement Savings!

Move funds from your other financial company into your UST-sponsored plan at Corebridge Financial. If you need assistance determining if your account has any restrictions or imposes withdrawal or penalty charges, please reach out to a financial advisor. Access the form at

www.corebridgefinancial.com/rs/ust

ENROLLING IS EASY!

Online: Go to www.corebridgefinancial.com/rs/ust

By phone: Call Corebridge Enrollment Center at 1-888-569-7055 between 7:30 am and 7:00 pm CT. Have your Group ID handy. ID: 09587001

In person – Your Corebridge financial advisor can meet with you and walk you through the enrollment process.

James Hromadka, *Senior Financial Advisor*
2929 Allen Pkwy., RP-01; Houston, TX 77019
Cell: 281-740-7860
Email: james.hromadka@corebridgefinancial.com

Lucia Cruz, *Financial Advisor (Spanish Speaking)*
2929 Allen Pkwy., RP-01; Houston, TX 77019
Cell: 281-904-1202
Email: lucy.cruz@corebridgefinancial.com

UST Tuition Remission Education Benefit

The University of St. Thomas Tuition Remission Education Benefit is designed to assist eligible employees in furthering their education, personal growth and development. This benefit is available for Undergraduate and Graduate level courses (Master's level and Doctorate programs) offered by the University of St. Thomas. This benefit can be used for career enhancement or to pursue a particular academic interest. In addition, eligible dependents may also participate in this benefit. Costs related to books, supplies, living expenses, and certain fees are not covered by this benefit program.

Who is eligible

- ☑ Benefit-eligible employees who have completed six months of continuous employment and who meet all academic requirements may enroll in classes tuition free under certain conditions.

- ☑ The eligible dependent children and/or spouse of benefit-eligible employees, and the nephews/nieces of benefit-eligible employees who are Catholic priests or members of a Catholic religious community, are eligible for tuition remission education benefits according to the employee's length of service at the University. The tuition remission education benefit schedule for spouses and dependents is as follows:

  After completing one (1) full year of service = 50% of tuition
  After completing two (2) full years of service = 75% of tuition
  After completing three (3) full years of service = 100% of tuition

SCAN ME

Scan QR Code to access UST Tuition Remission Benefits Booklet

LegalShield | IDShield

What is LegalShield?

LegalShield was founded in 1972, with the mission to make equal justice under law a reality for all North Americans. The 3.5 million individuals enrolled as LegalShield members throughout the United States and Canada can talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs. LegalShield has provided identity theft protection since 2003 with Kroll Advisory Solutions, the world's leading company in ID Theft consulting and restoration. We have safeguarded over 1 million members, provided more than 200,000 identity consultations, and helped restore nearly 10,000 individual identities.
LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 26 if a full-time college student; and physically or mentally disabled dependent children.

HAVE YOU EVER?

- *Needed your Will prepared or updated*
- *Been overcharged for a repair or paid an unfair bill*
- *Had trouble with a warranty of defective product*
- *Signed a contract*
- *Received a moving traffic violation*
- *Had concerns regrading child support*
- *Worried about being a victim of Identity theft*
- *Been concerned about your child's identity*
- *Lost your wallet*
- *Worried about entering personal information online*
- *Feared the security of your medical information*
- *Been pursued by a collection agency*

The LegalShield® Membership Includes:

- Legal Advice – personal legal issues
- Letters/calls made on your behalf
- Contracts & documents reviewed (up to 15 pages)
- Residential Loan Document Assistance
- Attorneys prepare your Will, your Living Will and your Health Care Power of Attorney
- Moving Traffic Violations (available 15 days after enrollment)
- Trial Defense including Pre-Trial & Trial
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- IRS Audit Assistance
- 25% Preferred Member Discount (Bankruptcy, Criminal Charges, Other Matters, etc.)
- 24/7 Emergency Access for covered situations

The IDShield℠ Membership Includes:

Full Service Restoration
Complete identity recovery services by Kroll Licensed Private Investigators and our $5 million service guarantee ensure 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 license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.

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 keep you secure from every angle.

Consultation
Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection

For Personal Assistance Contact:
Sheryl Powers
Servicing Agent
sherylapowers@gmail.com
817-988-6780

Monthly Contributions	LegalShield	IDShield	Combined
Employee Only	$16.95	$8.95	$25.90
Employee & Family	$18.95	$18.95	$33.99

Dignity Memorial® Benefit Program

The Dignity Memorial network is North America's most trusted name for funeral, cremation and cemetery services, serving families at more than 1,900 locations.

Take advantage of this Benefit Program.

> Simple to implement > A resource for you and your family during a difficult time > Thousands of organizations enrolled in the program > Allows to lock in today's prices

You or your family and your extended families receive:

- 10% savings on funeral and cremation services and products[1]
- 10% savings on cemetery interment rights, products and services[2]
- National transferability on prearranged services within our network[3]
- Grief support services and educational resources
- Access to the Compassion Helpline® for counseling[4]
- Personal Planning Guide to help document personal wishes

The Dignity Memorial Benefit Program can help make it easier.

Planning an end-of-life service can involve hundreds of decisions to be made at a difficult time. Dignity Memorial locations can be a resource in helping families through this process.

By making final plans in advance individuals, can help protect their loved ones from high costs and from guessing what they would have wanted. To learn more about the program, contact your local representative.

Leslie Bonnie

Dignity Memorial Local Representative

leslie.bonnie@dignitymemorial.com

Email

Dignity® MEMORIAL

LIFE WELL CELEBRATED®

Visit DignityMemorialFuneralBenefit.org *or call 844-811-5451 for more information and to find a Dignity Memorial provider near you.*

1. Where available by law. 10% savings is not available in all states nor does it apply to cash-advance items. On already discounted Dignity Memorial plans, employee/member is entitled to the greater of the two discounts.
2. Cemetery benefit is not available in all states. On already discounted Dignity Memorial plans, employee/member is entitled to the greater of the two discounts.
3. Certain restrictions apply.
4. 13 months of counseling is available after services are provided by any Dignity Memorial provider throughout North America. Services provided by Charles Nechtem Associates, Inc. Dignity Memorial locations and offerings vary by state. Benefit extends to spouse or domestic partner, children, parents of the member and their spouse or domestic partner, grandparents and great-grandparents of both the member and their spouse or domestic partner.

Pet Insurance

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Save on Vet Bills with **America's Favorite Pet Insurance**

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*10% employee discount. 10% multi pet discount for additional pets added. Limitations apply. For terms and conditions, visit spotpetins.com/sample-policy. Insurance plans are underwritten by United States Fire Insurance Company, produced by Spot Insurance Services, LLC. EB.D.23

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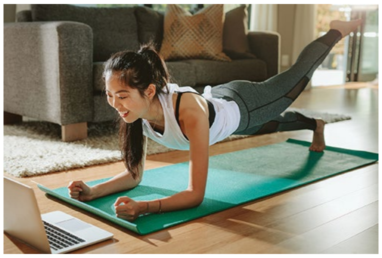

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UST COMPANY CODE

STTHOMAS

NEED HELP? EMAIL AT: CUSTOMERSERVICE@TICKETSATWORK.COM

Added Protection for You and Your Family

You may purchase additional insurance from Aflac that will help to cover additional out-of-pocket expenses. These policies offer direct-to-the-policyholder cash payouts to help cover what other insurance doesn't. Coverage options are available for you, your spouse, and your child(ren).

Accident Insurance

Accidents can happen unexpectedly, impacting you or a loved one. Accident Insurance helps cover out-of-pocket medical and other expenses from off-the-job accidents, reducing financial stress during recovery.

Hospital Insurance

Hospital Insurance pays you a lump sum benefit if you are admitted to the hospital. Unlike traditional health insurance, it pays a fixed cash benefit directly to you for each day you're hospitalized, regardless of the actual medical expenses.

Critical Care Protection

The Critical Care Protection plan helps you protect you and your family from the unexpected cost of fighting a life-threatening illness. It pays a lump-sum benefit directly to you, which can be used for medical expenses, lost income, or other costs during recovery.

Cancer Care

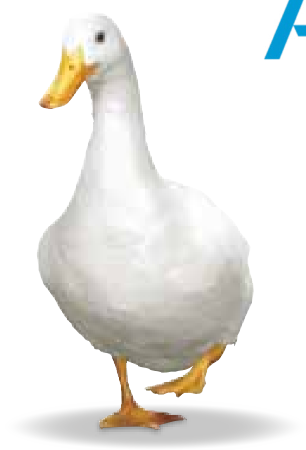
Cancer Care Insurance is specialized coverage designed to support individuals financially during a cancer diagnosis and treatment. This coverage pays a cash benefit to help with the costs associated with treatments and expenses as they happen.

To learn more about Aflac Insurance Plans, scan the QR Code or go to:

www.aflacenrollment.com/UniversityofStThomas/FKL432454571

Aflac Insurance Plans

Your premiums for Aflac Insurance Plans are deducted from your paycheck on an after-tax basis. Below are the rates for all available coverage options.



Accident Insurance [Aflac]	
Coverage Tier	**Bi-Weekly Rates**
Employee Only	$13.00
Employee & Spouse	$18.65
Employee & Child(ren)	$22.29
Employee & Family	$29.09

Hospital Insurance [Aflac]			
Bi-Weekly Rates / Age	**18-49**	**50-59**	**60-75**
Employee Only	$17.88	$18.84	$19.26
Employee & Spouse	$28.98	$31.44	$32.82
Employee & Child(ren)	$26.58	$27.06	$27.54
Employee & Family	$32.52	$32.94	$34.86

Critical Care Protection [Aflac]				
Bi-Weekly Rates / Age	**18-35**	**36-45**	**46-55**	**56-70**
Employee Only	$4.32	$6.72	$9.36	$12.60
Employee & Spouse	$6.18	$10.32	$15.48	$22.68
Employee & Child(ren)	$4.80	$6.96	$9.66	$12.90
Employee & Family	$7.14	$11.40	$16.80	$24.24

Cancer Care [Aflac]	
Coverage Tier	**Bi-Weekly Rates**
Employee Only	$18.63
Employee & Spouse	$33.51
Employee & Child(ren)	$18.63
Employee & Family	$33.51

Questions?

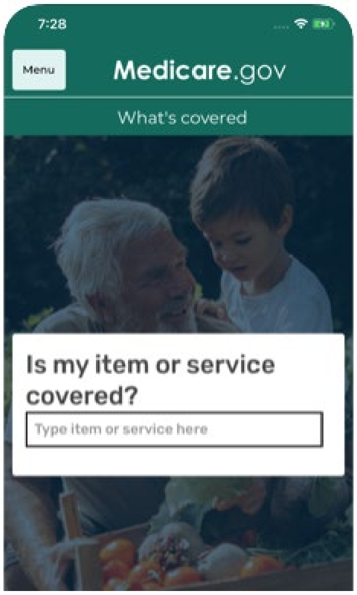
Contact your Aflac agent:

Michelle Hannah
281.240.1968
michelle_hannah@us.aflac.com

Your Medicare Options

What are Medicare Advantage (MA) Health Plans?

- Private insurance companies approved by Medicare provide this coverage
- Provides Medicare beneficiaries a choice in how they receive Medicare coverage
- MA plans are not Medicare Supplement insurance plans
- These plans must offer all of the benefits of original Medicare and can include Part D prescription drug coverage
- All plans offer maximum out-of-pocket protections
- MA plans include emergency coverage when traveling outside the US



Download Medicare App to Learn More

More plan Choices with Medicare Advantage:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- Private-Fee-For-Service (PFFS)

Part D Medicare prescription drug coverage:

– May be purchased as a stand-alone plan or

– As part of a Medicare Advantage Prescription Drug plan (MAPD)

Any Questions?

Go to **www.medicare.gov**
Or for more information contact:
Warren Kolb | 713-322-3960 |
warren@individualinsurancesolutions.com

Legal Notices

UST provides annual notices to new employees as part of their onboarding process and company-wide during each open enrollment period. Annual notices are mandatory communications that inform employees about their rights, benefits, and obligations according to various federal and state laws. Please, see the list of available notices below. You can access the notices online by scanning the QR Code or going to:

https://l.ead.me/ust-legal-notices

Scan me

- Health Insurance Penalties & Fines
- Consent to Receive Electronic Notices
- Acknowledgment of Participation in Section 125 Cafeteria Plan
- Notice of Special Enrollment Rights
- Notice of Patient Protections
- Genetic Information Non-Discrimination Act of 2008
- Newborns' and Mothers' Health Protection Act
- Women's Health and Cancer Rights Act
- Mental Health Parity & Addiction Equity Act
- Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)
- Protection Against Surprise Medical Bills
- HIPAA Notice of Privacy Practices
- Premium Assistance Under Medicaid & Children's Health Insurance Programs ("CHIP")
- New Health Insurance Marketplace Coverage
- Medicare Prescription (Part D) Creditable Coverage Notice
- General Notice of COBRA Continuation Coverage Rights
- Employee Rights under the Family and Medical Leave Act (FMLA)

If you prefer to receive a printed copy of the annual notices or have any questions, please contact UST Human Resource. For individuals who elect to waive coverage, some of these notices will not apply to you. See the plan administrator for further details.

UST-BEG-TBG-102225

CONTACTS

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monica.obregon@stthom.edu

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eric.baker@baldwin.com

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Retirement Plan Consultant
The Baldwin Group
713-568-0623
donald.roberts@baldwin.com

MyStThom Employee Portal

https://peter.stthom.edu

Benefit Plan	Carrier/ Policy #	Phone Number	Page #	Website
Dental	Aetna 108122	877-238-6200	22	**www.aetna.com**
Employee Assistance Program (EAP)	Lincoln	888-628-4824	30	**www.guidanceresources.com** **Organization Web ID: LFGSUPPORT**
Flexible Spending Account	Allegiance	877-424-3570	18	**www.askallegiance.com** **Allegiance Advantage Mobile App**
Funeral Benefit	Dignity Memorial	800-343-4464	36	**leslie.bonnie@dignitymemorial.com**
Health Savings Account	HSA Bank	800-357-6246	17	**www.hsabank.com** **HSA Bank Mobile App**
HealthJoy	HealthJoy	877-500-3212	5	**www.healthjoy.com** **HealthJoy Mobile App**
Legal+Identity	Legal Shield	817-988-6780	35	**sherylapowers@gmail.com**
Life and AD&D Disability	Lincoln 1602407 Lincoln 1603082	800-423-2765	24	**www.lfg.com (group ID: UNISTTHOMA)** **mylincolnminneapolis@lfg.com**
LifeKeys Services	Lincoln	855-891-3684	31	**www.guidanceresources.com** **Web ID: LifeKeys**
Maternity Program	Aetna	800-272-3531	14	**www.aetna.com**
Medical (CDHP+PPO) Aetna Nurse Line	Aetna 108122	888-416-2277 800-556-1555	11	**www.aetna.com** **Aetna Health Mobile App**
Medical (KelseyCare Plan) Appointment Scheduling Concierge After-Hours Nurse Saturday Sick-Care Appts	KelseyCare 108122	713-442-3456 713-442-0427 866-609-1630 713-442-0000 713-442-0000	13	**www.Kelsey-seybold.com** **www.mykelseyonline.com** **kelseycareconcierge@kelsey-seybold.com** **MyKelsey Mobile App**
Medicare	Warren Kolb	713-322-3960	45	**warren@individualinsurancesolutions.com**
Pet Insurance	Spot	800-905-1595	37	**https://spotpet.link/stthomas**
Pharmacy	Aetna	888-792-3862	12	**www.aetna.com**
Retirement Plan 403(b)	Corebridge Financial	800-448-2542	33	**www.corebridgefinancial.com/rs/ust**
Travel Assistance	Lincoln (On Call International)	866-525-1955	32	**www.myoncallportal.com** **Group ID: LFGTravel123**
Vision	Vision Service Plan 30078237	800-877-7195	23	**www.vsp.com** **VSP Mobile App**
Worksite Benefits	Aflac	281-240-1968	39	**michelle_hannah@us.aflac.com**

On the Go?

Scan this QR Code to access your benefits guide whenever and wherever you need it!

Guide prepared by:

The Baldwin Group

www.baldwin.com | 1.800.713.4711

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment, nor is this guide a legal plan document. If there is a disagreement or an ambiguity between this guide and the official plan documents, the provisions of the plan documents will govern. In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is provided in compliance with federal and state laws. If you need additional information or have any questions about the benefits program, please contact the Human Resources Department.

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