

BENEFITS GUIDE

**EARLY RETIREES & SURVIVING
DEPENDENTS**

2024



SMU[®]

Table of Contents

- Our Benefits Program1
- Benefits Options at a Glance 1
- Benefits Enrollment 1
- Paying For Benefits 2
- Summary of Benefits
 - Medical Coverage \$2,000 PPO 3
 - Medical Coverage \$3,200 HDHP 4
 - Medical Coverage \$5,000 HDHP 5
 - Prescription Drug Coverage 6
 - Home Delivery Prescription Program 7
 - Specialty Prescription Program 8
 - Other Medical Information 9, 10
- Contact Information 11

Note: *This guide provides you with a comprehensive overview of the SMU benefits program. However, more details on each of the plans, as well as direct links to our vendor websites, can be found at smu.edu/hr.*

This Guide highlights the main features of many of the benefit plans sponsored by SMU. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. SMU reserves the right to modify, amend, or terminate any benefit plan or practice described in this guide at any time. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974, as amended.

Benefits Program Highlights

Our Benefits Program

SMU offers a comprehensive, cost-effective, and competitive benefits package to help protect you and your family. But it works only if you take control and make thoughtful decisions about your benefits. You need to take an active role in understanding and choosing your benefits.

To help you make informed choices, SMU provides several resources, including this Benefits Guide, and the Human Resources website smu.edu/hr.

Benefits Options at a Glance

Medical and Prescription Drug

- SMU Health and Wellness Plan
 - o Medical Plan (administered by Blue Cross Blue Shield of Texas)
 - o \$2,000 Deductible PPO
 - o \$3,200 and \$5,000 Deductible HDHP – Due to IRS regulations, the deductible on the \$3,000 HDHP will increase to \$3,200 for Individual and \$6,400 for Family in 2024. There are no changes to the \$5,000 Deductible HDHP plan.
 - o Prescription Drug Plan (administered by Prime Therapeutics)

Dental Plan (administered by BCBSTX)

Benefits Enrollment

Review your benefits options! Information on your options is available in this Benefits Guide.

Consider your choices carefully! Once you have submitted your elections, you cannot make changes to your benefits unless you have a subsequent qualifying life event or during the next Open Enrollment period.

Make Changes by your deadline! If you want to make changes to your current coverage, please complete the enclosed enrollment form and mail it to the SMU Benefits Department at the address indicated on the enrollment form or scan/email to benefitsu@smu.edu. Your enrollment form must be postmarked no later than **Monday, November 20, 2023**. **If you do NOT wish to make any changes, no action is required. Your 2023 elections will continue for 2024.**

Affordable Care Act Reporting Requirements

SMU is required to file an information return with the IRS and provide Form 1095-C. Form 1095-C indicates if you were offered SMU medical coverage for the prior year and if you enrolled yourself, a spouse, and/or children in SMU medical coverage. You are not required to submit Form 1095-C with your tax, but it is important that you keep the form with your tax records.

Paying For Early Retiree Benefits – 2024

SMU pays a significant portion of the overall cost of your medical and dental benefits. The amount you pay will depend on the choices you make.

Plan Option	Your Monthly Cost	SMU Monthly Cost
\$2,000 Deductible PPO		
Employee Only	\$335.02	\$585.56
Employee + Spouse	\$737.05	\$1,288.23
Employee + Child(ren)	\$703.54	\$1,229.66
Employee + Spouse + Child(ren)	\$1,072.07	\$1,873.78
\$3,200 Deductible HDHP		
Employee Only	\$306.44	\$535.62
Employee + Spouse	\$674.18	\$1,178.36
Employee + Child(ren)	\$643.55	\$1,124.81
Employee + Spouse + Child(ren)	\$980.65	\$1,713.99
\$5,000 Deductible HDHP		
Employee Only	\$294.06	\$513.96
Employee + Spouse	\$646.93	\$1,130.72
Employee + Child(ren)	\$588.12	\$1,027.95
Employee + Spouse + Child(ren)	\$940.99	\$1,644.71
Dental Plan		
Employee Only	\$43.25	\$0.00
Employee + One	\$84.53	\$0.00
Family	\$116.77	\$0.00

What You Pay

\$2,000 Deductible PPO

	In-Network	Out-of-Network
Annual Deductible		
Individual	\$2,000	\$4,000
Family	\$6,000	\$8,000
Annual Out-Of-Pocket Maximum (Includes deductible, copays and coinsurance)		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Office Visit		
Primary Care Physician (PCP)	\$25 copay per visit, not subject to deductible	40% after deductible
Specialist	\$25 copay per visit, not subject to deductible	40% after deductible
Routine Preventive Care	You pay \$0 for routine physicals, medical screenings, immunizations, preventive mammograms, colonoscopies and prostate exams	40% after deductible
Primary Physician Office	\$25 copay per visit	40% after deductible
Specialist	\$75 copay per visit	40% after deductible
Urgent Care Center	\$30 copay per visit	40% after deductible
Emergency Care		
Emergency Treatment Room		
Accidental Injury & Emergency Care	\$300 copay, then 20% after deductible (copay waived if admitted)	\$300 copay, then 20% after deductible (copay waived if admitted)
Non-Emergency Care	\$300 copay, then 20% after deductible (copay waived if admitted)	\$300 copay, then 40% after deductible (copay waived if admitted)
Chiropractic Services (up to 35 visits per calendar year)	20% after deductible	40% after deductible
Hospital Inpatient Care (Preauthorization required)	20% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Hospital Outpatient Care	20% after deductible	40% after deductible
Home Health Care (up to 60 visits per calendar year)	20% after deductible	40% after deductible
Hospice Care (180 day lifetime maximum)	20% after deductible	40% after deductible
Mental Health/Substance Abuse Inpatient Care (Facility) (Preauthorization required)	20% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Mental Health/Substance Abuse Outpatient Care (Office Visit) (Preauthorization required)	\$25 copay per visit (PCP) \$75 copay per visit (Specialist)	40% after deductible \$300 penalty for failure to preauthorize
Speech Therapy		
Outpatient Visit	20% after deductible	40% after deductible
Doctor Office Visit	\$75 copay per visit (Specialist)	40% after deductible

What You Pay

\$3,200 High Deductible Health Plan (HDHP)

	In-Network	Out-of-Network
Annual Deductible		
Individual	\$3,200	\$4,000
Family	\$6,400	\$8,000
Annual Out-Of-Pocket Maximum (Includes deductible, copays and coinsurance)		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Office Visit		
Primary Care Physician (PCP)	You pay 100% until the deductible is satisfied then \$25 copay per visit	40% after deductible
Specialist	You pay 100% until the deductible is satisfied then \$25 copay per visit	40% after deductible
Routine Preventive Care	You pay \$0 for routine physicals, medical screenings, immunizations, preventive mammograms, colonoscopies and prostate exams	40% after deductible
Primary Physician Office	\$25 copay per visit (after deductible has been satisfied)	40% after deductible
Urgent Care Center	\$30 copay per visit (after deductible has been satisfied)	40% after deductible
Emergency Treatment Room Accidental Injury & Emergency Care	satisfied), copay waived if admitted	satisfied), copay waived if admitted
Non-Emergency Care	\$300 copay (after deductible has been satisfied), copay waived if admitted	\$300 copay, then 40% after deductible (copay waived if admitted)
Chiropractic Services (up to 35 visits per calendar year)	0% after deductible	40% after deductible
Hospital Inpatient Care (Preauthorization required)	0% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Hospital Outpatient Care	0% after deductible	40% after deductible
Home Health Care (up to 60 visits per calendar year)	0% after deductible	40% after deductible
Hospice Care (180 day lifetime maximum)	0% after deductible	40% after deductible
Mental Health/Substance Abuse Inpatient Care (Facility) (Preauthorization required)	0% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Mental Health/Substance Abuse Outpatient Care (Office Visit) (Preauthorization required)	0% after deductible \$25 copay per visit (PCP) (after deductible has been satisfied) \$75 copay per visit (Specialist) (after deductible has been satisfied)	40% after deductible \$300 penalty for failure to preauthorize
Speech Therapy Outpatient Visit	0% after deductible \$75 copay per visit (Specialist)	40% after deductible
Doctor Office Visit	(after deductible has been satisfied)	

Note: With the exception of preventive care services, this plan does not begin paying any benefits until your annual deductible has been satisfied. After you satisfy the annual deductible, the Plan pays 100% with the exception of office visit copays, emergency room copays, and prescription drug coinsurance – all of which continue to apply to your annual out-of-pocket maximum.

IMPORTANT: About Medicare Part D Coverage

If you enroll in the \$3,200 HDHP with the HSA and you are eligible for Medicare (or will be Medicare eligible in the next few years), it's important to know that this plan does not provide "creditable coverage" should you enroll in the Medicare Part D prescription plan going forward. This means if you enroll in this plan and later enroll in Medicare Part D, you will incur a 1% late enrollment fee for every month you remain in this plan past your eligibility for Medicare.

What You Pay

\$5,000 High Deductible Health Plan (HDHP)

	In-Network	Out-of-Network
Annual Deductible		
Individual	\$5,000	\$7,500
Family	\$10,000	\$15,000
Annual Out-Of-Pocket Maximum (Includes deductible, copays and coinsurance)		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
Office Visit		
Primary Care Physician (PCP)	0% after deductible	40% after deductible
Specialist	0% after deductible	40% after deductible
Routine Preventive Care	You pay \$0 for routine physicals, medical screenings, immunizations, preventive mammograms, colonoscopies and prostate exams	40% after deductible
Primary Physician Office	0% after deductible	40% after deductible
Specialist	0% after deductible	40% after deductible
Urgent Care Center	0% after deductible	40% after deductible
Emergency Care		
Emergency Treatment Room		
Accidental Injury & Emergency Care	0% after deductible	0% after deductible
Non-Emergency Care	0% deductible	40% after deductible
Chiropractic Services (up to 35 visits per calendar year)	0% after deductible	40% after deductible
Hospital Inpatient Care (Preauthorization required)	0% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Hospital Outpatient Care	0% after deductible	40% after deductible
Home Health Care (up to 60 visits per calendar year)	0% after deductible	40% after deductible
Hospice Care (180 day lifetime maximum)	0% after deductible	40% after deductible
Mental Health/Substance Abuse Inpatient Care (Facility) (Preauthorization required)	0% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Mental Health/Substance Abuse Outpatient Care (Office Visit) (Preauthorization required)	0% after deductible	40% after deductible \$300 penalty for failure to preauthorize
Speech Therapy	0% after deductible	40% after deductible
Outpatient Visit	0% after deductible	40% after deductible
Doctor Office Visit	0% after deductible	40% after deductible

Note: With the exception of preventive care services, this plan does not begin paying any benefits until your annual deductible has been satisfied. After you satisfy the annual deductible, the Plan pays 100% with the exception of office visit copays, emergency room copays, and prescription drug coinsurance – all of which continue to apply to your annual out-of-pocket maximum.

IMPORTANT: About Medicare Part D Coverage

If you enroll in the \$5,000 HDHP with the HSA and you are eligible for Medicare (or will be Medicare eligible in the next few years), it's important to know that this plan does not provide "creditable coverage" should you enroll in the Medicare Part D prescription plan going forward. This means if you enroll in this plan and later enroll in Medicare Part D, you will incur a 1% late enrollment fee for every month you remain in this plan past your eligibility for Medicare.

Prescription Drug Coverage

Prescription drug benefits are administered by Prime Therapeutics. You have the choice of purchasing your Generic, Preferred Brand Name, and Non-Preferred Brand Name prescriptions through local retail pharmacies or through Prime's partner for home delivery services-- Express Scripts. Specialty medications are only available through the home delivery service via Accredo Prime's specialty pharmacy.

Retail Prescription Program

The retail prescription program utilizes a network of participating pharmacies. To receive the highest benefit level, you must use a participating pharmacy. Prescriptions filled at non-participating pharmacies are generally not covered.

Retail (30-day supply)	In-Network You Pay
\$2,000 Deductible PPO	You must satisfy a \$100 deductible each year for any brand name medications, then, you pay the following amounts:
Generic	30% of cost
Preferred Brand Name	30% of cost
Non-Preferred Brand Name	50% of cost
\$3,200 Deductible HDHP	You pay 100% of the cost until you have satisfied the annual plan deductible, then you pay the following amounts:
Generic	30% of cost
Preferred Brand Name	30% of cost
Non-Preferred Brand Name	50% of cost
\$5,000 Deductible HDHP	You pay 100% of the cost until you have satisfied the annual plan deductible, then you pay the following amounts:
Generic	0% of cost
Preferred Brand Name	0% of cost
Non-Preferred Brand Name	0% of cost

The \$3,200 and \$5,000 Deductible HDHP covers a portion of the cost of prescription drugs after you meet your annual in-network deductible (for both retail network pharmacies and the home delivery service).

NOTE: Whenever there is a generic drug available, it will be substituted for a brand name drug, unless otherwise directed by your physician as "Brand Necessary" on your prescription.

Home Delivery Prescription Program

The home delivery service should be used for prescription medications that you take on a regular basis (maintenance medications) and must be used for all specialty medications. If you have any questions regarding the home delivery service for any of your prescriptions, please call 1-833-715-0942.

You can order up to a 90-day supply of your medication(s) and they will be mailed directly to your home, often at reduced cost to you. Using the home delivery service is convenient because you can avoid the pharmacy and get a 90-day supply at one time.

Home Delivery (90-day supply)	In-Network You Pay
\$2,000 Deductible PPO	You must satisfy a \$100 deductible each year for any brand name medications, then, you pay the following amounts:
Generic	30% of cost up to \$20
Preferred Brand Name	30% of cost up to \$98
Non-Preferred Brand Name	50% of cost
Specialty Medication	30% of cost (up to \$225 max per script)
\$3,200 Deductible HDHP	You pay 100% of the cost until you have satisfied the annual plan deductible, then you pay the following amounts:
Generic	30% of cost up to \$20
Preferred Brand Name	30% of cost up to \$98
Non-Preferred Brand Name	50% of cost
Specialty Medication	30% of cost (up to \$225 max per script)
\$5,000 Deductible HDHP	You pay 100% of the cost until you have satisfied the annual plan deductible, then you pay the following amounts:
Generic	0% of cost
Preferred Brand Name	0% of cost
Non-Preferred Brand Name	0% of cost
Specialty Medication	

Specialty Prescription Program

Your prescription drug plan includes coverage for certain specialty medications.

- Specialty medications are generally high-cost injectable drugs with special handling or storage requirements that require careful adherence to treatment protocols.
- To assist members who require these medications, Prime Therapeutics includes a specialty pharmacy program to provide additional support.
- This program offers members an alternative to obtaining their covered specialty medications at a retail pharmacy.

When you obtain covered specialty medications through the Accredo Specialty pharmacy program, you receive – at no additional charge – services designed to help in managing your therapy, including:

- Coordination of coverage between you, your physician, and Accredo.
- Convenient delivery of medications to you or your physician's office.
- Educational materials, including information about managing potential medication side effects.
- Syringes, "sharps containers", and other supplies with every shipment for self-injectables.
- 24/7/365 customer service phone access.

For a complete list of medications for which a dispensing limit exists, visit www.hcbstx.com

If you have questions about your prescription drug benefit, call the Prime Therapeutics Customer Service number on the back of your BCBSTX ID card.

To contact Accredo Specialty Pharmacy, call the customer service line at 1-833-715-0942.

Other Medical Information

MDLIVE Virtual Visits

MDLIVE provides you and your covered dependents 24/7/365 access to board-certified physicians for non-emergency medical care through the convenience of phone or video consults.

MDLIVE doctors and therapists can help treat many common medical conditions, including:

- General health issues such as allergies, asthma, nausea, and sinus infections
- Pediatric care such as cold or flu, ear infections, and pinkeye
- Behavioral health issues like anxiety or depression, child behavior or learning issues, and marital problems
- The cost per virtual visit is \$10 if enrolled in the \$2,000 PPO and \$48 if enrolled in the \$3,200 or \$5,000 HDHP

To register for MDLIVE Virtual Visits, visit <http://www.mdlive.com/bcbstx> or call 888-680-8646.

Wellbeing Management Program through BCBSTX

If you enroll in one of the SMU medical plans, you can take advantage of the Wellbeing Management, a program designed to support you in living a healthier lifestyle. Some of the tools and information available to you include:

- Online resources and information about symptoms, treatment options and decision-making tools for more than 250 conditions.
- The 24/7 Nurseline gives you round-the-clock access to experienced nurses at 1-800-581-0368.
- The Women's and Family Health Program, which offers the services of prenatal nurses, free information and giveaways to expectant mothers.
- The Condition Management Program is available to individuals who have been diagnosed with--or who are high risk for--chronic health conditions, including asthma, diabetes, congestive heart failure, lower back pain, high blood pressure or coronary artery disease.

For more information about the Wellbeing Management Program, contact BCBSTX at 1-800-462-3275.

Blue Distinction Centers

Blue Distinction centers have demonstrated expertise in delivering clinically proven specialty health care. The goal is to help you find consistent specialty care, while encouraging health care professionals to improve the overall quality and delivery of care nationwide. These recognized doctors and hospitals are changing healthcare to be more patient-focused, coordinated and, in many cases, affordable.

- High quality, lower cost. Choosing a Blue Distinction Center may help you achieve a better outcome and, depending on your specific plan, lower out-of-pocket costs.
- When you use a Blue Distinction Center for your specialty care, you will receive the highest level of benefits and reassurance that the facility has a record of providing proven, effective care.
- Because Blue Distinction Centers provide quality care in a variety of specialties, you can choose the facility that best fits your needs. There are approximately 1,900 Blue Distinction Centers nationwide.

Call 1-877-768-2005 for assistance in selecting a Blue Distinction Center for your procedure.

This coverage is required by federal law. Prostheses and physical complications in all stages of the mastectomy, including lymphedemas, are also covered.

Maternity Coverage

For maternity hospital stays, in accordance with federal law, SMU's Medical plans do not restrict benefits, for any hospital length of stay in connection with childbirth for the mother or newborn child, to less than 48 hours following a vaginal delivery or less than 96 hours following a Caesarean delivery.

- However, federal law generally does not prevent the mother's or newborn's attending care provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable).
- The plan cannot require a provider to prescribe a length of stay any shorter than 48 hours (or 96 hours following a Caesarean delivery).

Contact Information

The following list of contacts, telephone numbers, and website addresses may be helpful throughout the plan year.

Coverage	Administrator	Phone/Website/Email
SMU Benefits Department	SMU	214-768-3311 www.smu.edu/hr/benefitsu@smu.edu
Medical Plan	BCBSTX	1-877-768-2005 www.bcbstx.com
Prescription Drug Plan	Prime Therapeutics	1-877-768-2005 www.bcbstx.com
Dental Plan	BCBSTX	1-877-768-2005 www.bcbstx.com

The background of the image is a large, stylized 'S' shape. The top portion of the 'S' is white, while the bottom portion is red. A diagonal line separates the white and red areas, creating a blue triangular region in the bottom right corner. The text 'SMU' is located in this blue region.

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