



Open Enrollment Benefit Sessions

2025 Plan Year

SMU[®]

SMU Health Plan Offerings

SMU[®]



2025 Health Plan Offerings

- » **BCBS of Texas** will continue to administer the medical/pharmacy plan.
 - › \$2,000 PPO - No plan design changes.
 - › \$3,200 HDHP - Due to an IRS requirement, the in-network deductible will change to \$3,300 for individuals and \$6,600 for families.
 - › \$5,000 HDHP - No plan design changes.
 - › **NEW!** Fertility coverage on all medical/pharmacy plan options.
 - › Faculty/Staff premiums will increase 3% in 2025, significantly lower than the 8% national healthcare inflation average.
- » **BCBS of Texas** will continue to administer the dental plan and there are no changes to plan design or premiums!
- » **VSP** will continue to administer the vision plan and there are no changes to plan design or premiums!

Your Alight Health Pro

» Service is available if you are enrolled in any of the SMU medical plan options

Contact SMU's dedicated Health Pro
Joy Omorojie

 800-513-1667 ext. 1053
 joy.omorojie@alight.com



**Doctor
Recommendations**

**Procedure Cost
Estimates**

Prescription Reviews

Bill Reviews

\$525

\$510

\$2,556

\$13

Based on 365 recommendations across 61 specialties

Based on 86 estimates across 84 unique procedure codes

Based on 35 prescriptions with an average of 1 prescription per solution

Based on 53 bills reviewed, 22 of which generated savings

2025 Health Plan Offerings

Would you rather have higher payroll contributions up front and pay less out-of-pocket for deductibles?

Or would you rather have lower premiums and pay higher deductibles when/if you actually use the plan?

Plan Option	Coverage Level	Annual Deductible	Annual Out-of-Pocket Maximum	Average Out-of-Pocket	Annual Payroll Deductions	Total (Ann. OOP + Ann. Payroll Ded)
\$2,000 Deductible Plan	Employee Only	\$2,000 Individual	\$5,000 Individual	\$1,561.94	\$1,375.32	\$6,375.32
	Family	\$6,000 Family	\$10,000 Family	\$3,054.86	\$4,289.20	\$14,289.20
\$3,300 Deductible Plan	Employee Only	\$3,300* Individual	\$5,000 Individual	\$1,671.92	\$463.24	\$5,463.24
	Family	\$6,600* Family	\$10,000 Family	\$3,430.67	\$1,370.74	\$11,370.74
\$5,000 Deductible Plan	Employee Only	\$5,000** Individual	\$5,000 Individual	\$1,400.51	\$220.41	\$5,220.41
	Family	\$10,000** Family	\$10,000 Family	\$2,598.98	\$705.04	\$10,705.04

All examples reflect in-network benefits.

Out-of-Pocket Maximum includes your deductible, co-pays, and co-insurance.

*Once the deductible is met, the plan pays 100% for inpatient/outpatient services. You will continue to pay office visit co-pays and prescription drug coinsurance until you reach the Out-of-Pocket Maximum.

** Once the annual deductible is met, the plan's Out-of-Pocket Maximum will also be met and the plan pays 100% of covered services for the duration of the year.

2025 Health Plan Offerings

Plan	Physician Office Visits	Preventative Care Office Visits	Emergency Room	Inpatient Hospital Care
\$2,000 Deductible Plan	PCP \$25 Copay Specialist \$75 Copay *Pay with pre-tax FSA \$\$\$	Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings	\$300 Copay then 20% after deductible (copay waived if admitted) *Pay with pre-tax FSA \$\$\$	\$2,000 deductible, then 20% of remaining eligible charges *Pay with pre-tax FSA \$\$\$
\$3,300 Deductible Plan	\$3,300 deductible, then co-pays apply PCP \$25 Copay Specialist \$75 Copay *Pay with pre-tax HSA \$\$\$	Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings	\$3,300 deductible, then \$300 copay applies (copay waived if admitted) *Pay with pre-tax HSA \$\$\$	\$3,300 deductible, then plan pays 100% even if the out-of-pocket maximum is not met *Pay with pre-tax HSA \$\$\$
\$5,000 Deductible Plan	\$5,000 deductible *Pay with pre-tax HSA \$\$\$	Covered by plan at 100% including: Mammogram, Prostate & Colon Screenings	\$5,000 deductible *Pay with pre-tax HSA \$\$\$	\$5,000 deductible *Pay with pre-tax HSA \$\$\$

All examples reflect in-network benefits for an individual. Deductible and out-of-pocket costs are higher for a family.

Out-of-Pocket Maximum includes your deductible, co-pays, and co-insurance.

Take Advantage of Pre-Tax Savings Accounts

» **Health Savings Account (HSA)**

For those enrolled in the \$3,300 HDHP & \$5,000 HDHP

Triple tax savings

Account balance rolls over year to year

Account is yours, even if you switch jobs or health plans

Access to funds once they have been contributed

IRS can ask for receipts at any time

» 2025 annual contribution limits are set by the IRS:

- › Individual Coverage: \$4,350
- › Family Coverage: \$8,550
- › Age 55 & Older: \$1,000 catch-up contribution

» Refer to the SMU Benefits Guide to confirm you meet the IRS HSA eligibility rules



1-866-346-5800



www.memberservices@healthequity.com

HealthEquity

SMU

Take Advantage of Pre-Tax Savings Accounts

» **Health Care Flexible Spending Account (HCFSA)**

For those enrolled in the \$2,000 PPO plan or those that waived SMU medical plan options.

- › Set aside up to \$3,200 to deduct from your paycheck
- › For qualified medical, dental, vision & pharmacy expenses - for you & your eligible tax dependents
- › Account is pre-funded on January 1st
- › This account has a “use it or lose it” rule; you must use your contributions during the year

» **Dependent Care FSA (DCFSA)**

For eligible child or elder care expenses.

- › Set aside up to \$5,000 to deduct from your paycheck
- › For childcare for dependents under age 13 or elder dependents, you must claim this person as a dependent on your income tax return
- › Account is NOT pre-funded - only receive reimbursement once deductions are taken from your pay



Contact WEX Health



1-866-451-3399

www.wexinc.com

Download the mobile app



Use your debit card and don't forget to keep your receipts!



Take Advantage of These Great Benefit Opportunities

SMU[®]

Get Your Preventive Care (at no cost to you!)

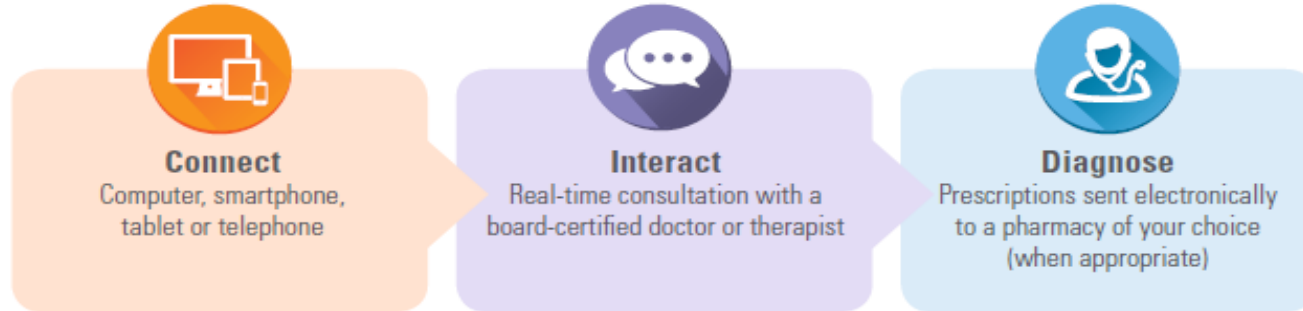
- » Early detection improves health outcomes. **Only 57% of adults on the plan currently receive an annual preventive visit.**
- » Preventive care is covered at 100% on each of SMU's 3 medical plans.
- » Schedule an annual check-up with your doctor and stay up-to-date with applicable age/gender recommended screenings & immunizations.
- » Contact your Health Pro if you need help scheduling your annual check-up or if you are overdue for one of the age or gender recommended screenings listed below.

WOMEN	Appropriate Age
Mammogram	At least every 2 years for women ages 50–74
Cholesterol	Adults 40 to 75 should be screened; or adults 20 to 39 who have risk for coronary heart disease.
Cervical Cancer	21–65: Pap every 3 years
Osteoporosis	Begin at 65
Colon Cancer	Adults age 45–75

MEN	Appropriate Age
Cholesterol	Adults 40 to 75 should be screened; or adults 20 to 39 who have risk for coronary heart disease.
Abdominal Aortic aneurysm	65–75 if you have ever smoked
Prostate Cancer	Discuss the benefits and risks of screening with your doctor
Colon Cancer	Adults age 45–75

Call MDLive to Feel Better Faster (and for less \$)

» In partnership with BCBSTX, we utilize MDLive for general medical telemedicine and behavioral health



1-888-680-8646

www.MDLive.com/bcbstx

General Medical visits available 24/7/365

- Non-emergency medical issues when it's not convenient to leave home or work
- Cold, flu & sinus infection
- Allergies & asthma

How much do General Medical visits cost?

- \$2,000 PPO Option = \$0 copay (deductible does not apply)
- \$3,300 HDHP Option = \$48 before deductible, then \$10 copay
- \$5,000 HDHP Option = \$48 before deductible, then covered at 100%

Behavioral Health visits available 24/7/365

- Depression, Eating disorders, & ADHD
- Substance Use Disorders, Trauma and PTSD, Autism Spectrum Disorder
- Cost is dependent on the type of provider (licensed therapists, or board-certified doctors)



Remember Help Is Available With the EAP

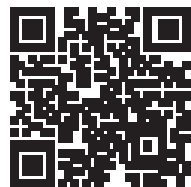
- » SMU provides a free employee assistance program (EAP) that covers you & your dependents.
 - › Confidential counseling program can assist you 24/7... so there is no reason to wait!
 - › Covers up to **five** face-to-face counseling visits per person – per issue – per year.
 - › If further counseling is needed, an outside resource will be recommended by Magellan based on your preferences. If you are on one of the SMU medical plans, they will recommend a BCBS in-network provider.
 - › Covers up to **six** wellbeing coaching sessions on personal improvement, healthy eating, weight loss and more!

Resources Included

Stress Reduction
Financial Wellbeing, Legal Services
Identity Theft Resolution
Crisis or Short-term Counseling
Resiliency Skills
Work-Life Resources

Common Challenges Addressed

Managing Stress
Controlling Depression & Anxiety
Relationship issues
Quitting tobacco, alcohol or drug use
Dealing with conflict
Working through grief and loss issues



1-877-704-5696

member.magellanhealthcare.com



Review Your Open Enrollment Action Items

SMU[®]

Open Enrollment Reminders

Annual Benefits Open Enrollment is October 14 - 31

- ✓ Make benefit changes online through **my.SMU.edu** Employee Self Service.
 - ✓ If you want to make changes to your current coverage (including adding or dropping dependents).
 - ✓ If you want to contribute to the Flexible Spending Accounts (FSA) and/or the Health Savings Account (HSA) in 2025.
 - ✓ **New FSA and/or HSA elections must be made each year!**

Questions?

SMU®



Appendix

The logo for Southern Methodist University (SMU) is located in the bottom right corner. It features the letters "SMU" in a bold, white, serif font, with a registered trademark symbol (®) to the right. The background of the logo area is a dark blue, textured pattern of overlapping, slightly offset rectangular shapes, creating a sense of depth and movement.

SMU®

2025 Faculty/Staff Premiums

- » Medical plan premiums will increase 3%
- » Dental & vision plan premiums will remain the same

2025 Monthly Medical Plan Premiums				
	<u>EE Only</u>	<u>EE + Spouse</u>	<u>EE + Children</u>	<u>EE + Family</u>
\$2000 PPO				
Faculty/Staff	\$114.61	\$246.36	\$229.97	\$357.43
SMU	\$833.14	\$1,838.68	\$1,760.29	\$2,675.35
\$3300 HDHP				
Faculty/Staff	\$38.60	\$79.15	\$70.37	\$114.23
SMU	\$871.49	\$1,923.06	\$1,840.83	\$2,798.10
\$5000 HDHP				
Faculty/Staff	\$18.37	\$40.41	\$36.72	\$58.75
SMU	\$838.35	\$1,844.38	\$1,676.75	\$2,682.80
2025 Faculty/Staff Change Over 2024				
	<u>EE Only</u>	<u>EE + Spouse</u>	<u>EE + Children</u>	<u>EE + Family</u>
\$2000 PPO	\$3.34	\$7.18	\$6.69	\$10.41
\$3300 HDHP	\$1.12	\$2.31	\$2.05	\$3.33
\$5000 HDHP	\$0.54	\$1.18	\$1.06	\$1.71

On average, SMU employees pay 25% of the overall medical and pharmacy costs. The employee and SMU contributions listed in the table above are just one part of the total overall medical and pharmacy cost. Other variables that contribute to the overall medical and pharmacy cost include co-pays (depending on plan election) and co-insurance, both of which are payment toward the annual deductible and out-of-pocket maximum.

Benefits Explained

Created for Southern Methodist University

*Provided by Standard Insurance Company
(The Standard)*

SMU®

A wide-angle photograph of the Southern Methodist University (SMU) building, a large brick structure with a prominent green dome and a portico supported by columns. The building is set against a blue sky with large, white, fluffy clouds. In the foreground, a green lawn is populated by several people, some sitting on a bench and others walking. A fountain is visible in the middle ground. The overall scene is bright and sunny, suggesting a pleasant day on campus.

For Your Information

These policies may have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

Contact your employer for additional information, including costs and complete details of coverage.

Today We'll Talk About

Benefits you can select:

- NEW! Short Term Disability insurance
- Long Term Disability insurance
- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance
- Life insurance
- Accidental Death and Dismemberment insurance



What is your biggest financial asset?

(Hint... it's you.)

SMU[®]



Disability Insurance: Protection for Your Paycheck



Group Disability insurance underwritten by Standard Insurance Company
is provided under policy number 750966.



SMU[®]

Protect Your Paycheck

A disability can quickly drain a family's savings and jeopardize their long-term financial security.

1 in 4

20-year-olds

will experience a disability
by age 67.

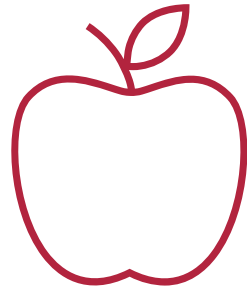
Health Insurance Pays Your Doctor.

Disability Insurance Pays You.

You can use benefits for:



Rent/Mortgage



Groceries



Child Care



Student Loans

Short Term Disability Insurance



Group Short Term Disability insurance underwritten by Standard Insurance Company is provided under policy number 750966.

Why Short Term Disability?

- Short Term Disability coverage can provide a percentage of your income for approved disabilities
- Benefits go directly to you
- Covers time off for illness, injury, childbirth or pregnancy-related complications
- Starts paying benefits after your employer's waiting period

SMU[®]

Short Term Disability Insurance

It starts with you.

Employee Classification	Benefit %	Weekly Benefit	Benefit Waiting Period	Premium Contributions	Do you need to enroll?
All Members other than part-time faculty members (e.g adjunct, visiting or lecturers) or postdoctoral fellows	60%	Minimum: \$15 Maximum: \$2,500	14 days	100% employee-paid	Yes

What do you need to know?

Extended Benefit Waiting Period – If you do not apply for this coverage within 31 days of becoming eligible, you will serve a 60-day extended benefit waiting period for sickness or pregnancy during your first 12 months in the plan. See Coverage Highlights or Certificate of Insurance for additional details.

And Help is Only a Phone Call Away

If you go out on claim, you'll get a health care expert by your side — one person who can help you.

Your Personal Health Advocate* can help you:

- Make sense of your diagnosis
- Research treatment options
- Find the right doctors, specialists and hospitals
- Untangle medical bills
- Locate support services
- Save time and worry less

Long Term Disability Insurance



Group Long Term Disability insurance underwritten by Standard Insurance Company is provided under policy number 750966.

Long Term Disability Insurance

Employee Classification	Benefit %	Monthly Benefit	Benefit Waiting Period	Premium Contributions	Do you need to enroll?
Active members working 20 or more hours per week, excluding part-time faculty members (e.g. adjunct visiting or lecturer), a postdoctoral fellow, a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.	60% of your monthly predisability income	Minimum: \$100 Maximum: \$15,000	90 days	100% employer-paid	No

This benefit is provided by your employer at no additional cost to you.

Help With Unexpected Costs

Accident, Critical Illness and Hospital Indemnity Insurance

Your employer is offering more coverage to help pay for unexpected medical costs and other expenses.

Here's what it does:

- Pays you directly, so you can choose how to spend the money
- Pays you for what happens, regardless of your other coverage
- Lets you take it with you if you leave your employer
- Guarantees coverage without any medical questions



Accident Insurance



Group Accident insurance underwritten by Standard Insurance Company
is provided under policy number 750966.

Because Accidents Happen

Don't let an accident damage your financial health.

- 2 plans to select from: Basic & Premier
- Pays a benefit directly to you, you choose how to spend it
- Coverage is available for your spouse and children
- Pays extra 25% benefit if kids are injured playing organized sports
- Take it with you if you leave your employer

SMU[®]

70+ Benefits for Injuries and Treatment



Injury

- Burns
- Dislocations
- Eye Injuries
- Concussion
- Loss of Hearing
- Lacerations
- Fractures
- Coma



Emergency

- Emergency Dental
- Urgent Care
- Ambulance
- Emergency Room
- X-ray
- Major Diagnostic Exam



Surgery

- Abdominal/Thoracic Surgery
- Outpatient Surgical Facility
- Skin Grafts
- Knee Cartilage/Ligament/Tendon Repair
- Ruptured Disk
- Rotator Cuff



Hospitalization

- Hospital Admission
- Hospital Confinement
- CCU Confinement
- CCU Admission



Follow-Up Care

- Chiropractor
- Medical Appliance
- Hearing Device
- Physical Therapy
- Physician Care
- Prosthesis
- Rehab Facility

Help Protecting Your Health

Annual Health Maintenance Screening Benefit

- Pays a \$150 benefit to employee and covered family members every year for getting a covered screening
- No waiting period
- Simple one step claim process — online or paper form

22 Covered Health Screenings

- Abdominal aortic aneurysm ultrasound
- Ankle brachial index (ABI) screening for peripheral vascular disease
- Biopsies for cancer
- Bone density screening
- Breast ultrasound
- Cancer antigen 125 (CA 125) blood test for ovarian cancer
- Cancer antigen 1503 (CA 15-3) for breast cancer
- Carcinoembryonic antigen (CEA) blood test for colon cancer
- Colonoscopy
- Complete blood count (CBC)
- Comprehensive metabolic panel (CMP)
- Electrocardiogram (EKG)
- Hemocult stool analysis
- Hemoglobin A1C
- Human papillomavirus (HPV) vaccination
- Lipid panel
- Mammography
- Pap smears or ThinPrep Pap test
- Prostate-specific antigen (PSA) test
- Stress test on a bicycle or treadmill
- Generally medically accepted cancer screening test
- Mental health assessment
- Novel infectious disease testing, like COVID-19

Critical Illness Insurance



Group Critical Illness insurance underwritten by Standard Insurance Company is provided under policy number 750966.

Helps Create a Financial Safety Net

If you or a family member suffer a serious illness:

- Pays you a lump sum for diagnosis of a covered illness (diagnosis must occur after the effective date)
- Select your benefit amount:
 - Employee:** \$10,000, \$20,000, or \$30,000
 - Spouse:** \$5,000, \$10,000, or \$15,000 (up to 50% of employee's amount)
 - Children:** automatically covered at 50% of employee's benefit
- No health questions asked
- \$50 Health Maintenance Screening Benefit

SMU[®]

Covered Conditions

Receive 100% of Coverage Amount

- Heart Attack
- Stroke
- Cancer
- End-Stage Renal Failure
- Major Organ Failure
- Coma
- Paralysis
- Loss of Sight
- Occupational Hepatitis
- Occupational HIV

Receive 25% of Coverage Amount

- Carcinoma in Situ
- Severe coronary artery disease with recommendation for bypass surgery

* See policy for exclusions and preexisting condition provisions. Childhood diseases are covered at the percentage stated in your plan.

21 Covered Childhood Conditions

- Anal Atresia
- Anencephaly
- Biliary Atresia
- Cerebral Palsy
- Cleft Lip or Cleft Palate
- Club Foot
- Coarctation of the Aorta
- Cystic Fibrosis
- Diaphragmatic Hernia
- Down's Syndrome
- Gastroschisis
- Hirschsprung's Disease
- Hypoplastic Left Heart Syndrome
- Infantile Hypertrophic Pyloric Stenosis
- Muscular Dystrophy
- Omphalocele
- Patent Ductus Arteriosus
- Spina Bifida
- Cystica with Myelomeningocele
- Tetralogy of Fallot
- Transposition of the Great Arteries

Hospital Indemnity Insurance



Group Hospital Indemnity insurance underwritten by Standard Insurance Company is provided under policy number 750966.

Be Ready to Cover Unexpected Expenses

That Come With a Hospital Stay

- Pays you benefits directly, to spend as needed — regardless of other coverage
- Pays daily benefits — up to the plan maximum — for injuries and illnesses, including COVID-19, and it even covers hospitalization due to pregnancy and childbirth
- Premium waived if you're hospitalized more than 30 days
- Take it with you if you leave your employer
- \$50 Health Maintenance Screening Benefit

SMU[®]

All Benefits Require Treatment by a Physician in the ER or In-patient Room for at Least 20 Hours

Benefit Type	Benefit Amount
Hospital Admission	\$1,000 (maximum 1 per calendar year)
Daily Hospital Confinement	\$250 per day (maximum 15 days per stay)
Critical Care Unit	\$250 per day (maximum 15 days per stay)

More Benefits for Health Screenings

If you enroll in all three options – Accident, Critical Illness and Hospital Indemnity insurance – you can receive a benefit under each coverage for getting one covered screening.

- Just submit your claim once, and get paid under all three plans
 - Accident: \$150
 - Critical Illness: \$50
 - Hospital Indemnity: \$50
- No receipts required
- Available to employees and covered family members every year

**Annual Health
Maintenance
Screening Benefit**



**22 Covered Health
Screenings**

Group Life and Accidental Death & Dismemberment Insurance



Group Life insurance underwritten by Standard Insurance Company
is provided under policy number 750966.

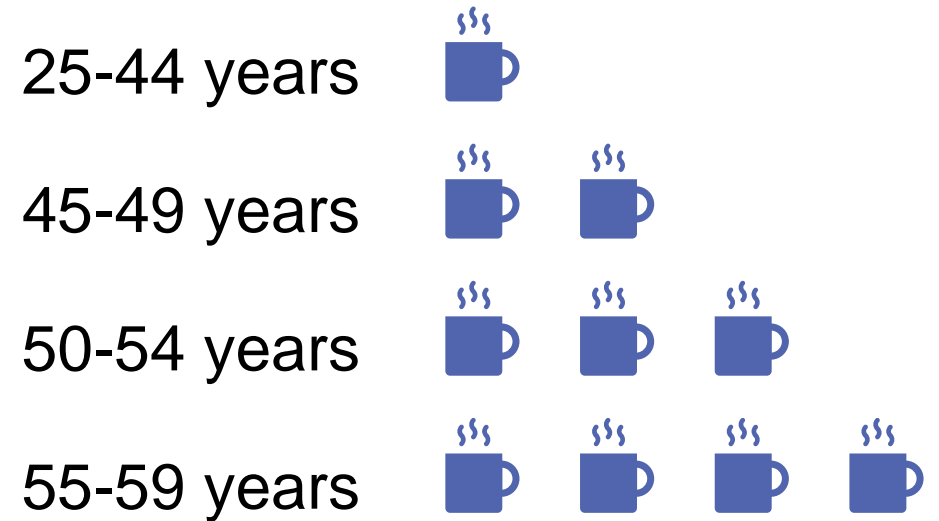
Deciding If, and How Much, Is Up to You

Ask yourself one question:

Would someone suffer an economic hardship if I died today?

Life insurance may cost less than you think.

Typical cost of a \$50,000 term Life insurance policy in coffee drinks.*



Basic Life Insurance

Coverage Paid by SMU

Employee Classification	Benefit Amount	Maximum	Premium Contributions	Do you need to enroll?
Class 1: All Members who are not in Classes 2 or 3.	1.5 times your annual earnings up to the next \$1,000	\$750,000	100% Employer Paid	No
Class 2: Members electing a maximum benefit of \$50,000	1.5 times your annual earnings up to the next \$1,000	\$50,000	100% Employer Paid	No
Class 3: Postdoctoral Fellows Members	\$10,000	\$10,000	100% Employer Paid	No

What do you need to do? Ensure your beneficiary information is up to date.

Check out the value-added services: Life Services Toolkit and Travel Assistance.

Additional Life Insurance

You Can Add More Coverage

Employee Classification	Benefit Amount	Maximum	Premium Contributions	Do you need to enroll?
Active, benefit eligible employees working 20 or more hours per week.	1-5 times your annual earnings up to the next \$1,000 Guarantee Issue: \$500,000*	Maximum: \$750,000	100% Employee Paid	Yes
Eligible Spouse only	The lesser of \$50,000 or 1 times your Annual Earnings	Guarantee Issue: Full Amount	100% Employee Paid	Yes
Eligible Child(ren)	\$10,000	\$10,000	100% Employee Paid	Yes

What do you need to do? Ensure your beneficiary information is up to date.

*New enrollments or increases will require approved medical history statement.

Accidental Death & Dismemberment Insurance (AD&D)

Employee Classification	Benefit Amount	Premium Contributions	Do you need to enroll?
Active, benefit eligible employees working 20 or more hours per week.	\$10,000-\$500,000 in increments of \$10,000	100% Employee Paid	Yes
Eligible Spouse only	60% of your AD&D benefit	100% Employee Paid	Yes
Eligible Child(ren) only	20% of your AD&D benefit	100% Employee Paid	Yes

What do you need to do? Enroll.

And You Also Get Life Services Tools and Services*

With The Standard, your Life insurance offers extra tools and benefits. Some you can use now – others help beneficiaries after a death.

Participant Services

- Estate Planning Assistance
- Funeral Arrangements
- Identity Theft Prevention
- Financial Planning
- Health and Wellness

Beneficiary Services

- Grief Support
- Legal Services
- Financial Counseling
- Support Services
- Online Resources

* Life Services Toolkit is provided through an arrangement with an outside service provider.

More Resources for You: Travel Assistance*

Security that travels with you.

Travel Assistance connects you to resources 24/7 before and during a trip:

- Available when you travel more than 100 miles from home for up 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25
- Easy access via mobile app, online portal, QR code and wallet card



* Travel Assistance is provided through an arrangement with an outside service provider.

Your Next Steps

Think about your needs and challenges.

Review your benefits summary.

Ask for help if you have questions.

Enroll to protect what matters to you.

Feel more peace of mind.

Benefit	Action Needed
Short Term Disability	Enroll
Accident	Choose Plan/Enroll
Critical Illness	Choose Amount/Enroll
Hospital Indemnity	Choose Amount/Enroll
Basic Life	None
Long Term Disability	None
Additional Life	Choose Amount/Enroll
Additional AD&D	Choose Amount/Enroll

More Resources

- Life Insurance Needs Calculator:
[standard.com/eforms/10381.pdf](https://www.standard.com/eforms/10381.pdf)
- Disability Needs Assessment Flyer:
[standard.com/eforms/9217.pdf](https://www.standard.com/eforms/9217.pdf)
- Decision Support Tool:
<https://sites.standard.com/edu/southern-methodist-university/89776>
- Critical Illness Definitions FAQ:
<https://www.standard.com/eforms/22090.pdf>
- Travel Assistance Flyer:
[standard.com/eforms/14684.pdf](https://www.standard.com/eforms/14684.pdf)
- Life Services Toolkit Flyer:
[standard.com/eforms/17526.pdf](https://www.standard.com/eforms/17526.pdf)
- Employee Assistance Program Flyer:
[standard.com/eforms/17201.pdf](https://www.standard.com/eforms/17201.pdf)
- Employee Assistance Program Poster:
[standard.com/eforms/17202.pdf](https://www.standard.com/eforms/17202.pdf)
- Health Advocacy Select:
[standard.com/eforms/18390.pdf](https://www.standard.com/eforms/18390.pdf)

Thank you!



The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products in New York are offered by The Standard Life Insurance Company of New York of White Plains, New York. Insurance products in New York are solely the responsibility of The Standard Life Insurance Company of New York.

Identity Theft Protection & Legal Assistance

SMU[®]

A wide-angle photograph of the Southern Methodist University (SMU) campus. The central focus is the iconic Old Main building, a large red brick structure with a prominent green-tiled dome and a portico supported by several tall, white columns. The building is set against a bright blue sky filled with large, white, fluffy clouds. In the foreground, a well-maintained green lawn is populated by several students. Some are sitting on a low stone wall or on the grass, while others are walking along a paved path. The scene is bathed in the warm, golden light of late afternoon, creating long shadows and a vibrant atmosphere.

Identity Theft Protection with Allstate

- Credit Monitoring
- Financial Transactions
- Cybersecurity
- Dark Web Monitoring
- Family Digital Safety
- Social Monitoring
- Robocall and Ad Blocker

The logo for Southern Methodist University (SMU) is displayed in white, bold, sans-serif capital letters. A registered trademark symbol (®) is located to the right of the letters. The logo is positioned in the bottom right corner of the slide, which features a dark blue background with a faint, stylized pattern of a building and trees.

Identity Theft Protection with Allstate

- Who is Covered?
 - “Under Roof, Under Wallet” – anyone in home or supported financially
 - Parents, In-laws, Grandparents
- Your data is secure with Allstate
 - SOC1 and SOC2 accredited
 - Advanced encryption
 - Two-factor authentication

The logo for Southern Methodist University (SMU) is displayed in white, bold, sans-serif capital letters. A registered trademark symbol (®) is located at the bottom right of the letters 'U'. The logo is positioned in the lower right corner of the slide, which features a dark blue background with a faint, stylized pattern of a building and trees.

Identity Theft Protection with Allstate

- Cost
 - \$8.45 per person/month
 - \$12.95 per family/month
- Questions?
 - 1-800-789-2720; available 24/7
 - www.myaip.com
 - Allstate Identity Protection app

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LegalEASE

- Estate Planning and Wills
- Real Estate
- Family
- Financial and Consumer
- Immigration
- Probate
- Personal Injury
- Auto and Traffic

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SMU®

LegalEASE Access

- Cost
 - \$17.90 per person/month
- Website: www.legalcorner.legaleaseplan.com
- Phone: 855-230-9380
- Monday-Friday, 7am-7:30pm CST

SMU[®]