

Your 2020 Health Benefits

Choosing the best benefits
that fit your life.



Welcome to your 2020 Benefits Guide. At USC, we provide a wide range of benefit options to help meet your health needs. Dental, vision and medical coverage help keep you and your family healthy.

**LEARN
MORE,
TAKE
ACTION.**



employees.usc.edu



213.821.8100



uschr@usc.edu



USC University of
Southern California

Quality, convenience, cost



USC is committed to offering you **high quality and affordable health care coverage options** with plans that access USC Keck medical providers as well as providers outside the USC family who have been carefully chosen to give you the best care.

For Help Getting Started

Visit openrollment.usc.edu for resources to help you make your health benefits selections.

If you still have questions about benefits or enrolling contact the HR Service Center at uschr@usc.edu or **213.821.8100**, or USC Health Plans at healthplans@usc.edu or **213.740.0035**



CONTACT INFORMATION

USC Trojan Care EPO

healthcomp.com

855.727.5267

USC PPO

healthcomp.com

855.727.5267

Anthem HMO

anthem.com/ca

800.227.3771

Kaiser HMO

kaiserpermanente.org

800.464.4000

Delta Dental

deltadentalins.com

888.335.8227

United Concordia

ucci.com

800.937.6432

Vision Service Plan (VSP)

vsp.com

800.877.7195

Lyra Health

lyrahealth.com

844.495.7094

LiveHealth Online

livehealthonline.com

888.548.3432

Gympass

help.me@gympass.com

866.642.7917

Livongo

join.livongo.com/usctrojans/hi

800.945.4355

Tips for choosing a medical plan



What's most important to you?



Quality

All our plans offer top-quality services and access to providers. Our goal is to make USC-provided care more affordable and convenient to the Trojan Family.



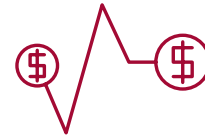
USC doctors

To see the Keck Medicine of USC world-class physicians providing primary and specialized care, enroll in the USC Trojan Care EPO or the USC PPO Plan.



Keeping your current doctor

Unless you're currently in the Kaiser plan, there's a good chance your current doctor participates in one of the offered plans. To keep your Kaiser doctor, you must enroll in the Kaiser HMO Plan.



Cost

Be sure to compare the total costs under each plan. Consider out of pocket costs like deductibles, office visit copays and prescription copays.



Provider choice

All of our medical plans provide a full range of services and convenient locations. For access to out-of-network providers, you should enroll in the USC PPO Plan.



Convenience

Keck Medicine of USC is continually expanding its network of providers throughout Southern California to ensure you find the medical care you need close to home or work.



USC Trojan Care EPO

Affordable plan designed for USC employees
Offers access to Keck Medicine of USC and other high quality selected Anthem providers in Southern California

No out-of-network coverage
(except for urgent care and emergencies)

Access to Lyra Health services providing care for mental/emotional health at no cost to you

Access to LiveHealth Online services where a primary care physician visit can be conducted online via two-way video consultation

employees.usc.edu/epo

USC PPO

This plan offers the most provider choice, but highest cost

Access to Lyra Health services providing care for mental/emotional health at no cost to you

Tier 1:

Keck Medicine of USC providers

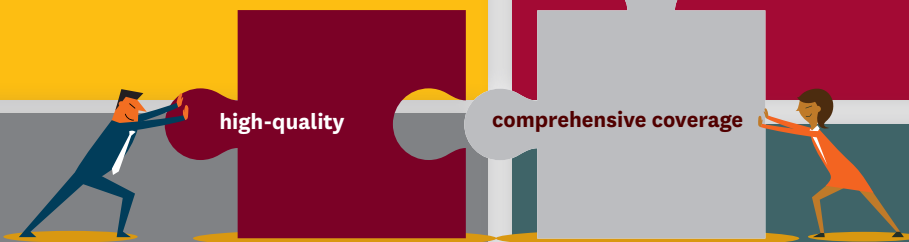
Tier 2:

Anthem Blue Cross Prudent Buyer/BlueCard providers
(Nationwide & International providers)

Tier 3:

Out-of-network
(Non-contracted providers)

employees.usc.edu/ppo



Anthem HMO

This plan provides access to
Anthem CaliforniaCare HMO network

No out-of-network coverage
(except for emergencies)

employees.usc.edu/hmo

Kaiser HMO

Kaiser Permanente providers in Southern California

No out-of-network coverage
(except for emergencies)

employees.usc.edu/kaiser-hmo

Medical plan costs



All medical plans include no-cost preventative care, prescription drug coverage, and behavioral health and substance use disorder services.

Visit hconline.healthcomp.com/usc for a more-detailed plan comparison chart and other information.

Monthly Medical Plan Costs | By annual salary range

	USC TROJAN CARE EPO		USC PPO		ANTHEM HMO		KAISER HMO	
	without incentives	with incentives	without incentives	with incentives	without incentives	with incentives	without incentives	with incentives
EMPLOYEE								
Salary \$53,000 or less	\$142	\$77*	\$264	\$199*	\$126	\$61*	\$179	\$114*
\$53,000.01 – \$104,000	\$144	\$79*	\$267	\$202*	\$127	\$62*	\$181	\$116*
\$104,000.01 – \$156,000	\$147	\$82*	\$275	\$210*	\$131	\$66*	\$187	\$122*
\$156,000.01 – \$250,000	\$149	\$84*	\$280	\$215*	\$134	\$69*	\$191	\$126*
More than \$250,000	\$149	\$84*	\$286	\$221*	\$137	\$72*	\$194	\$129*
EMPLOYEE + ADULT								
Salary \$53,000 or less	\$297	\$232*	\$573	\$508*	\$353	\$288*	\$394	\$329*
\$53,000.01 – \$104,000	\$300	\$235*	\$579	\$514*	\$357	\$292*	\$398	\$333*
\$104,000.01 – \$156,000	\$308	\$243*	\$597	\$532*	\$368	\$303*	\$410	\$345*
\$156,000.01 – \$250,000	\$311	\$246*	\$609	\$544*	\$375	\$310*	\$418	\$353*
More than \$250,000	\$312	\$247*	\$621	\$556*	\$382	\$317*	\$426	\$361*
EMPLOYEE + CHILD(REN)								
Salary \$53,000 or less	\$244	\$179*	\$462	\$397*	\$315	\$250*	\$358	\$293*
\$53,000.01 – \$104,000	\$247	\$182*	\$466	\$401*	\$319	\$254*	\$362	\$297*
\$104,000.01 – \$156,000	\$253	\$188*	\$481	\$416*	\$328	\$263*	\$373	\$308*
\$156,000.01 – \$250,000	\$255	\$190*	\$490	\$425*	\$335	\$270*	\$380	\$315*
More than \$250,000	\$256	\$191*	\$500	\$435*	\$341	\$276*	\$387	\$322*
EMPLOYEE + ADULT + CHILD(REN)								
Salary \$53,000 or less	\$378	\$313*	\$742	\$677*	\$463	\$398*	\$537	\$472*
\$53,000.01 – \$104,000	\$382	\$317*	\$750	\$685*	\$467	\$402*	\$543	\$478*
\$104,000.01 – \$156,000	\$392	\$327*	\$773	\$708*	\$482	\$417*	\$560	\$495*
\$156,000.01 – \$250,000	\$396	\$331*	\$788	\$723*	\$491	\$426*	\$571	\$506*
More than \$250,000	\$398	\$333*	\$803	\$738*	\$501	\$436*	\$582	\$517*

*Health Assessment and Tobacco Free Incentives (See page 8 for details)

Choosing the medical plan for you



All medical plans include preventive care screenings at no cost to you and prescription drug coverage.

Medical Coverage	USC TROJAN CARE EPO	USC PPO	ANTHEM HMO	KAISER HMO
Relative cost per paycheck	\$	\$\$\$	\$	\$\$
Primary care physician (PCP) required?	No (But you can save by designating one)	No	Yes	Yes
Out-of-network coverage?	Urgent Care and Emergency only	Yes	Emergency only	Emergency only
Preventive care cost	\$0	Tier 1: \$0 Tier 2: \$0 Tier 3: 50%+*	\$0	\$0
Primary care visit cost	\$20 copay (\$10 copay with designated PCP)	Tier 1: \$20 copay Tier 2: \$30 copay Tier 3: 50%+*	\$20 copay	\$25 copay
Deductible (individual/family)	\$100/\$300	Tier 1: \$100/\$300 Tier 2: \$250/\$750 Tier 3: \$600/\$1,800	\$0/\$0	\$0
Out-of-pocket maximum (individual/family)	\$1,000/\$3,000	Tier 1: \$1,500/\$4,500 Tier 2: \$2,500/ \$7,500 Tier 3: \$12,500/\$37,500	\$1,500/ \$4,500	\$3,000/\$6,000

*If you use a Tier 3 (out-of-network) provider, you pay deductible and all charges **above** 50% of "usual and customary" fees.

Retail prescription drug coverage (30 day supply)

Generic	\$5 copay	\$10 copay	\$10 copay	\$15 copay
Brand (no generic available)	\$25 copay	20% of cost (\$30 min., \$125 max.)	20% of cost (\$30 min., \$125 max.)	\$35 copay (formulary only)
Brand (generic available)	\$70 copay	50% of cost (\$50 min., no max.)	45% of cost (\$50 min., \$250 max.)	Not covered
Specialty drug	\$125 copay	Generic: \$10 copay Brand: 20% of cost (\$30 min., \$125 max.)	Same as above except self-administered injectable drugs \$200 (not including insulin)	\$35 copay (formulary only)

Vision benefits



Vision Service Plan offers three coverage tiers. You can use Tier 1 USC Roski providers and Tier 2 VSP network providers. Tier 3 (Non-VSP) providers are available at reduced benefits.

Eye care and eyewear at USC Roski Eye Institute

You can get comprehensive annual eye exams and contact lens evaluations at USC Roski Eye Institute's HSC and UPC locations. Designer eyewear can be purchased at the HSC, UPC and USC Village optical shops. See the Roski website for more locations.

Other VSP providers

Visit vsp.com or call 800.877.7195 to find VSP Choice Network providers.

	Tier 1 USC Roski Eye Institute	Tier 2 VSP network	Tier 3 Out of network
Annual eye exam	\$0 copay	\$15 copay	Up to \$45 allowance
Eyeglass frames* <i>(every two years)</i>	\$25 copay	\$25 copay	Up to \$55 allowance
Eyeglass lenses* <i>(every year)</i>	\$25 copay	\$25 copay	Up to \$85 allowance
Progressive lenses*	\$55-\$175 copay	\$55-\$175 copay (value up to \$85)	Up to \$85 allowance
Contacts exam and lenses* <i>(in lieu of glasses, every year)</i>	\$150 allowance	\$150 allowance	\$150 allowance

*Only one copay applies when lenses and frames are purchased together.



Your Cost For Coverage	Monthly
Employee	\$9.64
Employee + adult	\$13.38
Employee + child(ren)	\$13.62
Employee + adult + child(ren)	\$21.96

Verdugo Hills employees, as well as union-represented employees, should view plan options on their own pages.

Dental benefits



USC offers two plan choices: Delta Dental, a PPO that has an annual coverage maximum amount; or United Concordia, a dental HMO. You can compare the details of these choices at <https://openenrollment.usc.edu/dental-coverage>.

Those enrolled in Delta Dental can access care at the Ostrow School of Dentistry and Faculty Practice located in the Engemann Student Health Center building. The annual deductible of \$50 per person is waived when teeth cleaning and annual check up exams are provided by this dental office.

Dental coverage

Shown is employee cost for dental plans (salary reduction- pretax dollars)

	Delta Dental		United Concordia	
	Monthly	Biweekly	Monthly	Biweekly
Employee	\$20	\$10	\$7	\$3.50
Employee + adult	\$54	\$27	\$15	\$7.50
Employee + child(ren)	\$45	\$22.50	\$15	\$7.50
Employee + adult + child(ren)	\$91	\$45.50	\$25	\$12.50



Wellness Incentives



Take these simple steps to improve your health and **save annually up to \$780**. The new healthy choices incentives reward you for taking an active role in your health care. **Protect your health. Save money.**

\$480



\$300



\$780



Complete online questionnaire



Finish in-person lab screening exam on campus, at doctor's office or nearby lab



Verify you are tobacco free or commit to enroll in a cessation program



Annually
(must be enrolled in a USC-offered medical plan—excluding Anthem MyChoice Plan)



Your privacy is always protected

No one at USC (other than those involved in your clinical care) will see your online health questionnaire results or in-person health screening. Your results will not affect your eligibility for coverage or the amount you pay (other than the \$40/month credit for completing the assessment).



Get a **single membership** that lets you access hundreds of activities to find one you love.

CHOOSE YOUR PLAN. UP TO 70% OFF!

PLAN	NORMAL PRICE/MO.	YOU PAY/MO.
Starter	\$40	\$9.99
Basic	\$70	\$24.99
Bronze	\$100	\$39.99
Silver	\$150	\$69.99
Gold	\$250	\$119.99
Premium	\$350	\$179.99
Diamond	\$450	\$239.99

No lock-ins. Cancel your membership right in your app.



Enjoy your benefit

USC offers memberships priced up to 70% less than market value



Flexible locations

40,000 gyms in 14 countries
+6,000 gyms in the US
+800 different activities



Easy to use

Simple and quick access through our website or app

THREE STEPS TO START TRAINING:

1

REGISTER

CREATE YOUR FREE ACCOUNT

Register with your primary work email address at gympass.com/us/usc-us. You will also need your 7-digit employee ID number.

Download the app to see nearby locations.



2

CHOOSE YOUR PLAN

SEARCH FOR GYMS

To select the plan that fits you best, search for options that interest you.

Check which plan includes these gyms/venues. Once you choose and activate your plan, all gym partners available to you will be displayed on the app or web page when you are logged in.

ACTIVATE YOUR UNLIMITED PLAN

Click on **Activate My Package**

3

ACCESS THE GYM

CHECK IN AT THE GYM'S FRONT DESK

Click on the **Check-in** icon in your app. Select the gym partner you would like to Check-in. Click on **Check-in** for the classes/workout you want to do. If you make a mistake, click on **Cancel Check-in**. If you don't have the Gympass App or have connection problems, click on your name and select **My Daily Token**. Show the 10-digit number at the front desk and...that's it!

YOU CAN ACCESS A DIFFERENT GYM EACH DAY!

Gympass

For more information go to help.me@gympass.com or call 866.642.7917

Q&A

How do I share my discount with friends and family?

Once your plan is active, you will see the button to refer your family members. Simply complete their information. Your family member or friend will receive a welcome email. They just need to choose the plan and finish the purchase. They do not have to choose the same plan or same payment option.

What if my favorite gym isn't included?

Access My Account and select **Gym and Company Referrals** in the left column. Fill in the required fields (choose **Gym** in the **Referral Type** field). You will receive a follow-up email pointing out the status of the negotiation with the gym. **We have added 80% of the referred gyms to our network!**

How do I unsubscribe or change plans?

There's no enrollment fee or minimum contract length.

If you need to unsubscribe for a couple of months or if you would like to change your plan, you can do it directly in your account using the app or website. Please note your plan is automatically renewed every 30 days. Make sure you request the changes before the renewal of your plan.

WageWorks Fitness Incentive Program



USC's Fitness Incentive program is designed to encourage and support your healthy lifestyle. This program **reimburses you up to \$220 per year** for eligible wellness activities including gym membership fees, fitness classes and much more.

WageWorks makes it easy to submit receipts and track reimbursements online at www.wageworks.com.

[LEARN MORE AND JOIN AT WAGEWORKS.COM](http://www.wageworks.com)



Submitting your claim is simple:



Go to www.wageworks.com. If you have an existing account through WageWorks you may submit your claim. If you are new to WageWorks you may register and create account where you can view a complete list of eligible expenses.



Use EZ Receipts Mobile App. You can also submit Fitness "Pay Me Back" claims using the EZ Receipts Mobile App. To learn more about the EZ Receipts App, go to www.wageworks.com/myezreceipts.



Required supporting documents to process a claim:

Documentation may be a scanned receipt, credit card/bank statement, document on fitness club letterhead, or other official documentation providing it has: **1.** Employee's name, **2.** name of the service provider, **3.** description of service, **4.** payment amount (cost), and **5.** service date/period.



Eligibility review. Your fitness incentive will be reviewed for eligibility. Payment for approved claims will be added to your paycheck, typically one to two payroll cycles after approval.

Q&A

How do I receive reimbursement?

Complete the claim form and submit online (or via fax or mail) as indicated on the form, along with appropriate documentation of payment. (See "Required supporting documents to process a claim" in the left column below.)

When can I submit a claim form?

You have 60 days after the end of the calendar year the expense was incurred to submit a reimbursement request for eligible expenses.

What if my claim is for dates of service which cross the calendar year?

For claims that cross over into 2021, participants must resubmit a claim form for service dates in the new year.



- The \$220 incentive credit is subject to taxes, including all federal and state withholding and employment taxes (FICA-OASDI, Medicare, Additional Medicare, Disability).
- Enrollment is open to all benefits-eligible employees (except for VHH, Local 11 and Las Vegas groups, which have different benefits).
- Your reimbursement for approved claims will be added to your paycheck, typically one to two payroll cycles after approval. Check your reimbursement status anytime online at the WageWorks site.
- All 2020 expenses can be submitted to WageWorks beginning on January 1, 2020. Current WageWorks users will be able to access all benefits using their existing username and password. New users need to register by selecting "Login/Register" from the upper right hand corner of the homepage at www.wageworks.com

Connect with top therapists and coaches quickly, easily, and no cost to you. It's important to take care of all the important parts of you— especially your mental and emotional well-being. Whatever you're going through, Lyra can connect you to the right support, right away. There are no co-pays, no claims to file. Your USC EPO/PPO Plan covers the cost of these services, up to 25 sessions in a calendar year for you and your covered dependents*.

Easy

Create an account using our secure, confidential online tool.

Personalized Care

Tell us about yourself and we'll offer options, personalized to you.

Convenient Options

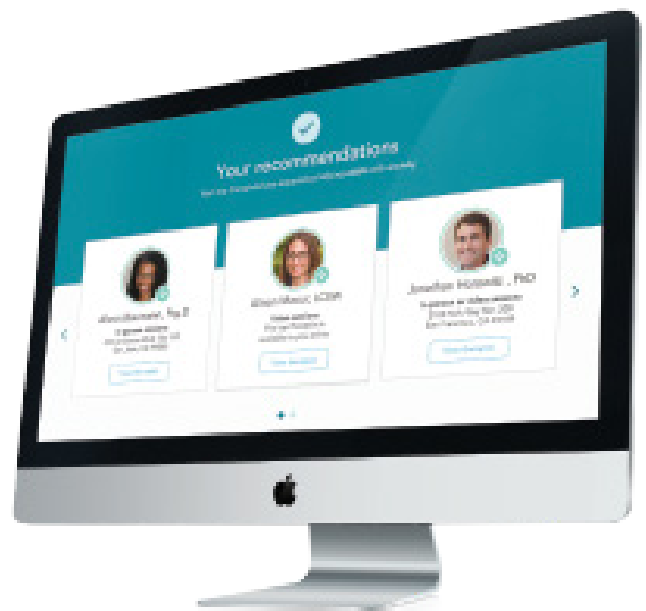
Choose from therapy, coaching, or self-care apps.

Quick Scheduling

Schedule an appointment online or by calling the provider directly.

**Get started at usc.lyrahealth.com
care@lyrahealth.com
844.495.7094**

*If you have specific questions about eligibility and coverage, contact Lyra.



Living with Diabetes? An advanced technology management tool is now available at no charge.



Livongo for Diabetes is a new kind of Diabetes Management Tool. It offers personalized, relevant and timely support using a combination of connected technology, digitally delivered health signals, and live, expert coaching.

Livongo users receive actionable insights to help maintain their health and see real, measurable clinical improvements in terms of reduced A1c levels, and hypoglycemia.

The program is comprehensive, holistic and for PPO and EPO members, completely free of charge.

Register at
join.livongo.com/USCTROJANS/HI or
call 800.945.4355 with code: USCTROJANS

Key Benefits of the Livongo for Diabetes Program



More than a Standard Meter

Your meter is connected and automatically uploads your blood glucose readings, as well as providing real-time tips.



Coaching Anytime and Anywhere

Our coaches are Certified Diabetes Educators who are available anytime via phone, text, or mobile app to give you guidance on your nutrition and lifestyle questions.



Unlimited Strips at No Cost to You

Get as many strips and lancets as you need, all shipped right to your door, with no hidden costs.

Enroll today and you'll receive:

- A connected glucose meter (\$200 value)
- Unlimited strips
- Lancing device, lancets, and carrying case
- Personalized insights with each reading
- 24/7 access to Certified Diabetes Educators
- Free diabetes medicines



Livongo Member Support 800.945.4355



LiveHealth Online is a two-way video consultation appointment conducted with a primary care physician, available to all USC PPO and Trojan Care EPO participants. LiveHealth is available within the U.S. year-round, 24/7. EPO members pay a \$10 copay, PPO members pay a \$30 copay (if under 19 years of age, \$20).

During the consultation, physicians can:

- Answer questions
- Make a diagnosis
- Prescribe basic medication

How it works

Learn about system requirements by visiting livehealthonline.com.

Access is simple

- 1.** Input your subscriber ID number, which begins with NP followed by the 7 digits of your employee ID number (NPXXXXXXX). This can be found on the front of your Plan ID card.
- 2.** Select “Anthem Blue Cross and Blue Shield” when asked which insurance you have.
- 3.** Employees and all covered dependents can access an online doctor visit by creating one LiveHealth account per adult. Children use the employee’s account with an individual profile.



Member Portal for EPO and PPO members



Consolidated member health site

This single-source site allows you to:

- locate providers
- download member forms
- easily compare plan options including detailed medical, prescription, vision, and dental information.



Find out more

Consolidated member health site:

<https://hconline.healthcomp.com/usc>

USC University of Southern California

Select Language [Sign Up](#)
Powered by Translate

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Health Plans

Compare Health Plans
Find the best plan option for you. This feature is available to both members and guests.

Find A Provider
Search for a provider in the USC PPO and USC Trojan Care EPO Plan. This feature is available to both members and guests.

Member Forms
Download member forms for the USC PPO and USC Trojan Care EPO Plan. Available forms include Out-of-Network Claims and Requests for Accident Details.

USC PPO and USC Trojan Care EPO Member Login

To log into your health plan, enter your username and password below and click **Log In**.

Username

Password

LOG IN

[Forgot your username or password?](#)