

Benefits Guide 2025



Summaries of your medical, dental, vision, HSA, FSAs, voluntary benefits, life, disability, & total wellbeing benefits offerings.

WELCOME TO FURMAN UNIVERSITY'S 2025 BENEFITS GUIDE!

The most important asset of Furman University is our people. That's why we offer you a comprehensive benefits program with many options, designed to meet your needs and the needs of your family. In this guide, you will find summaries of Furman University's medical, dental, vision, life, disability, HSA, FSAs, and other voluntary benefits including total wellbeing support resources.



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Open Enrollment

Open enrollment is your chance to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections each year to ensure they meet your healthcare needs. Consider exploring your options, verifying your healthcare providers are covered, examining your past benefits usage, attending enrollment sessions, and making your selections before the last date of open enrollment.

Eligibility

All Furman University employees working at least 30 hours per week (for at least 39 weeks per year) are eligible for benefits. In addition to enrolling yourself, you may also enroll any eligible dependents in Furman University's medical, dental, vision, life, disability, worksite benefits, Employee Assistance Program (EAP), and Legal benefit plans.

Eligible dependents include:

- **Spouse:** a person to whom you are legally married.
- **Domestic Partner:** a person to whom you are in a relationship with, living as a couple, and are not married or in a civil union.
- **Child(ren):** your child or spouse's child by birth or legal adoption, if there is a court order or court-approved requirement, a grandchild in the court-ordered custody of you or your spouse / domestic partner, or a person in the guardianship of you or your spouse / domestic partner. Once your child turns 26, their coverage will be terminated unless they have a qualifying disability.

Qualifying Dependent Rules for Domestic Partners

In order for health benefits to be provided on a pre-tax basis to your domestic partner, he or she must be your dependent. This generally means that your partner must have lived with you for the entire year and must be a member of your household. You must have paid over half of your partner's support for the year. Additionally, your partner must be a U.S. citizen, resident alien, U.S. national, or a citizen of Canada or Mexico.

Your Benefits & Costs

Furman provides a selection of benefits that help protect your health and well-being. Some benefits you pay for, and other benefits are a shared cost between Furman and you. This benefit program helps you make selections that fit your needs.

**Only the premium for the qualified domestic partner will be deducted on a pre-tax basis. For employees with domestic partners that are not qualified, only the employee portion of the premium will be pre-taxed.*

New Hire

As a new employee, you have access to our comprehensive benefits package on the 1st of the month after your hire date. New Hires will elect benefits for the current year in which they are hired and go through the Open Enrollment process for the next year's benefits. We know how important it is for you to have the right benefits in place to support your health, wellbeing, and financial security. That's why we make it easy for you to enroll and get the coverage you need to thrive both in and outside of work. With our competitive benefits options, you can rest assured that you and your loved ones are in good hands.

Mid-Year Changes

Once open enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified life event. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage. You must notify Human Resources within 30 days of the mid-year event to be eligible to change your elections.

Required notices and plan documents, such as medical SBCs and CHIP, can be found on the HR website!

[Click Here](#)

Meet Your Client Advocates!



Marilyn Harris-Davis



Candace Ballard



Lorette Vivar
¡Hablo español!

Direct: 1.888.617.7644
furmanbenefits@onedigital.com

Your Client Advocates are here to answer any benefits-related questions you and your covered dependents might have. They are familiar with Furman University's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more!



YOUR CORE BENEFITS



Medical with Blue Cross Blue Shield

Health insurance is a great way to manage your medical costs since it allows you to share the cost of eligible medical expenses with your insurance carrier. For 2025, Furman University will offer three medical plans through Blue Cross Blue Shield. Please refer to your plan documents found on the HR website for more information. This benefit is pre-tax.

	\$2,000 PPO In-Network	\$6,000 PPO In-Network	\$4,000 HDHP (HSA Eligible) In-Network
Calendar Year Deductible			
Individual	\$2,000	\$6,000	\$4,000
Family	\$4,000	\$12,000	\$8,000
Out-of-Pocket Maximum (Deductible included)			
Individual	\$6,500	\$8,000	\$7,750
Family	\$13,000	\$16,000	\$15,500
Office Visit			
Primary	\$30 Copay	\$35 Copay	20% after Deductible
Specialist	\$50 Copay	20% after Deductible	20% after Deductible
Telemedicine	\$30 Copay	\$35 Copay	20% after Deductible
Preventive	100% Covered	100% Covered	100% Covered
Inpatient Services	20% after Deductible	20% after Deductible	20% after Deductible
Outpatient Services	20% after Deductible	20% after Deductible	20% after Deductible
Emergency Room Services (Waived if admitted)	\$250 Copay, then 20% after Deductible	20% after Deductible	20% after Deductible
Urgent Care	\$50 Copay	20% after Deductible	20% after Deductible
Prescription Coverage (30-Day Supply)	\$2,000 PPO	\$6,000 PPO	\$4,000 HDHP (HSA Eligible)
Tier 1 (Generic)	\$15 Copay	\$15 Copay	20% after Deductible
Tier 2 (Preferred Name Brand)	\$40 Copay	\$40 Copay	20% after Deductible
Tier 3 (Non-Preferred Name Brand)	\$70 Copay	\$70 Copay	20% after Deductible
Tier 4 (Specialty)*	\$125 Copay	\$125 Copay	20% after Deductible
Mail Order Coverage (90-Day Supply)	\$2,000 PPO	\$6,000 PPO	\$4,000 HDHP (HSA Eligible)
Tier 1 (Generic)	\$25 Copay	\$25 Copay	20% after Deductible
Tier 2 (Preferred Name Brand)	\$90 Copay	\$90 Copay	20% after Deductible
Tier 3 (Non-Preferred Name Brand)	\$175 Copay (31 Day Supply)	\$175 Copay (31 Day Supply)	20% after Deductible

*Call 1.877.259.9428 for inquiries regarding this benefit.



SAVE ON PRESCRIPTIONS WITH GOODRX

Did you know the cost of drugs can vary from pharmacy to pharmacy, even when using insurance?

GoodRx is here to help you find the lowest-cost prescription options! Get started today by visiting www.GoodRx.com or by downloading their free mobile app.



Video Spotlight:
Learn More
About HDHPs
& HSAs

[Click here](#) or
scan the QR
code to watch!



Medical Rates

Furman University offers a discounted premium if employees and their covered spouse/domestic partner fulfill the following requirements by December 1, 2024:

- Complete the Health Risk Assessment (HRA) using PRISMA/GHS's Workforce Health Portal
- Complete a Biometric Screening
- Attend a Health Care Provider (HCP) visit if necessary

Please note, new hires will automatically receive the discount for the current year but need to complete the initiatives in 2025 to keep the discount for the next year.

Full Discount: Employee and spouse completed the HRA and the Biometric Screening

Partial Discount: One adult member, the employee or the employee's spouse / domestic partner completed the HRA and the Biometric Screening

Base Rate: Neither Employee nor Employee's spouse / domestic partner completed the HRA and the Biometric Screening.

Bi-Weekly Rates

\$2,000 PPO	Furman University Cost Sharing	Furman University Pays	Employee Pays (with BIO & HRA)	Employee Pays (without BIO & HRA)	Employee Pays (without BIO & HRA) Partial Discount [^]
Employee	75%	\$303.28	\$101.50	\$147.66	N/A
Employee + Child(ren)	67%	\$436.57	\$211.09	\$257.24	N/A
Employee + Spouse/Domestic Partner	70%	\$652.70	\$278.30	\$370.61	\$324.45
Family	66%	\$803.49	\$410.87	\$503.17	\$457.02
\$6,000 PPO					
Employee	86%	\$311.89	\$51.22	\$97.38	N/A
Employee + Child(ren)	88%	\$509.68	\$71.30	\$117.45	N/A
Employee + Spouse/Domestic Partner	85%	\$709.54	\$125.61	\$217.92	\$171.76
Family	82%	\$898.34	\$190.99	\$283.30	\$237.14
\$4,000 HDHP					
Employee	92%	\$309.93	\$25.18	\$71.33	N/A
Employee + Child(ren)	92%	\$491.26	\$45.34	\$91.49	N/A
Employee + Spouse/Domestic Partner	91%	\$702.72	\$68.64	\$160.95	\$114.80
Family	90%	\$916.26	\$107.06	\$199.36	\$153.21

Monthly Rates

\$2,000 PPO	Furman University Cost Sharing	Furman University Pays	Employee Pays (with BIO & HRA)	Employee Pays (without BIO & HRA)	Employee Pays (without BIO & HRA) Partial Discount [^]
Employee	75%	\$657.11	\$219.92	\$319.92	N/A
Employee + Child(ren)	67%	\$945.90	\$457.35	\$557.35	N/A
Employee + Spouse/Domestic Partner	70%	\$1,414.19	\$602.98	\$802.98	\$702.98
Family	66%	\$1,740.89	\$890.21	\$1,090.21	\$990.21
\$6,000 PPO					
Employee	86%	\$675.76	\$110.98	\$210.98	N/A
Employee + Child(ren)	88%	\$1,537.33	\$154.48	\$254.48	N/A
Employee + Spouse/Domestic Partner	85%	\$1,104.30	\$272.16	\$472.16	\$372.16
Family	82%	\$1,946.40	\$413.81	\$613.81	\$513.81
\$4,000 HDHP					
Employee	92%	\$671.51	\$54.55	\$154.55	N/A
Employee + Child(ren)	92%	\$1,522.56	\$98.24	\$198.24	N/A
Employee + Spouse/Domestic Partner	91%	\$1,064.39	\$148.72	\$348.72	\$248.72
Family	90%	\$1,985.23	\$231.95	\$431.95	\$331.95

[^]One member, either employee or spouse/domestic partner completes requirements for medical premium discount. Complete the Health Risk Assessment (HRA) using PRISMA/GHS's Workforce Health Portal

*For 2025, Furman University will continue to provide the opportunity to receive a discounted medical premium if the following initiatives are completed by the employee and their covered spouse/domestic partner no later than December 1, 2024:

- 1) Complete Health Risk Assessment (HRA) via PRISMA/GHS's Workforce Health Portal
- 2) Complete a Biometric Screening
- 3) Complete Health Care Provider (HCP) visit, if required



My Health Toolkit with Blue Cross Blue Shield

My Health Toolkit is your personal health companion, brought to you by BCBS. This comprehensive platform is designed to empower you to take control of your health and wellness journey.

With My Health Toolkit, you can:

- **Access Health Information:** Get personalized health information at your fingertips and receive insights and recommendations
- **Manage Benefits:** Keep track of your health benefits, understand your coverage, and manage your healthcare expenses effectively.
- **Find In-Network Providers:** Easily locate doctors and hospitals within your network.
- **View and Share Your Digital ID Card:** Access your BCBS ID card instantly and even send it to your doctor.



Dental with Blue Cross Blue Shield

For 2025, your dental coverage is provided by Blue Cross Blue Shield, giving you peace of mind that your smile is well taken care of. For more information, please refer to your plan documents. This benefit is pre-tax.

*Up to Age 19

	Standard Plan	Premium Plan
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Preventive Services	100% Covered	100% Covered
Basic Services	80% after Deductible	80% after Deductible
Major Services	50% after Deductible	50% after Deductible
Orthodontia (Child only*)	50% after Deductible	50% after Deductible
Orthodontia Lifetime Maximum	\$750	\$1,500
Annual Benefit Maximum	\$750	\$1,500
Employee Rates (Bi-Weekly)		
Employee Only	\$15.41	\$20.93
Employee + Spouse/Domestic Partner	\$33.99	\$46.16
Employee + Child(ren)	\$40.74	\$55.33
Family	\$51.68	\$70.19
Employee Rates (Monthly)		
Employee Only	\$33.38	\$45.34
Employee + Spouse/Domestic Partner	\$73.64	\$100.01
Employee + Child(ren)	\$88.28	\$119.88
Family	\$111.98	\$152.08



Vision with Unum

Your vision coverage is provided through Unum with access to the EyeMed Network for the 2025 plan year. Please review your plan documents for coverage information and full plan details. This benefit is pre-tax.



	Low Plan In-Network	High Plan In-Network
Eye Exam	\$20 Copay	\$10 Copay
Lenses		
Single	\$25 Copay	\$25 Copay
Bifocal	\$25 Copay	\$25 Copay
Trifocal	\$25 Copay	\$25 Copay
Lenticular	\$25 Copay	\$25 Copay
Frames	\$130 Retail Allowance	\$200 Retail Allowance
Contacts		
Elective	\$130 Allowance	\$200 Allowance
Medically Necessary	100% Covered	100% Covered
Frequency of Services	12/12/24/12 Months	12/12/12/12 Months
Exam/Lenses/Frames/Contacts		
Employee Rates (Bi-Weekly)		
Employee Only	\$3.28	\$6.16
Employee + Spouse/Domestic Partner	\$5.26	\$9.85
Employee + Child(ren)	\$5.38	\$10.06
Family	\$8.67	\$16.14
Employee Rates (Monthly)		
Employee Only	\$7.11	\$13.34
Employee + Spouse/Domestic Partner	\$11.40	\$21.34
Employee + Child(ren)	\$11.65	\$21.80
Family	\$18.78	\$34.96

NAVIGATE YOUR FINANCIAL HEALTH

Health Savings Account (HSA) with Accrue Health

A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Health Plan (HDHP / HSA Plan). This account can help pay for eligible medical, vision, and dental expenses (deductibles, copays, prescriptions, etc.). Furman contributes \$500 for individuals and \$1,000 for family coverage. Individuals hired on or after July 1st will receive a pro-rated amount. This benefit is pre-tax.

2025 HSA Contribution Maximums*	
Individual	\$4,300
Family	\$8,550

If you are age 55 or older, you can contribute an extra \$1,000 each year through the HSA Catch-Up Contribution.

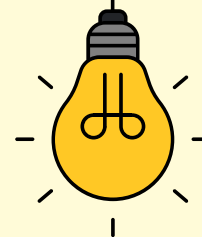
**Please Note: If you enroll in Medicare at age 65, you can no longer contribute to your HSA. However, you will still have access to your remaining HSA funds. Anything you do not spend will continue to grow tax-free and roll over year to year.*



Flexible Spending Accounts (FSAs) with Flores

Flexible Spending Accounts (FSAs) are funded with pre-tax dollars exempt from federal, state, and Social Security taxes. As a result, you can reduce your taxable income and have more money in your pocket! This benefit is pre-tax.

DID YOU KNOW?



A Health Savings Account has various benefits, such as:

- 1. Triple Tax Advantage:** HSAs offer tax-free contributions, tax-free growth, and tax-free withdrawals for qualified medical expenses. It's like having a golden key to financial health.
- 2. Long-Term Savings:** Unlike an FSA, your HSA funds roll over year after year, allowing you to grow your pre-tax savings!
- 3. Flexible Spending:** Use your HSA coins for doctor visits, prescriptions, and even those mystical acupuncture sessions. It's your choice—no spells required.

2025 FSA Contribution Maximums	
Health Care FSA	\$3,300
Limited Purpose FSA	\$3,300
Dependent Care FSA	\$5,000

Different Types of FSAs

HEALTH CARE FSA: \$3,300

A Health Care FSA allows you to receive certain tax exemptions on out-of-pocket medical expenses such as deductibles and copays. To see a list of covered items, please visit www.fsastore.com. You are able to roll-over up to \$660. All claims must be submitted to Flores no later than March 31, 2025. After enrolling, you will receive a debit card to access your funds quickly and efficiently.

Want to get a card for your spouse/domestic partner or eligible dependent?

No problem! Got to www.flores247.com.

Already have a Flores debit card?

Great! Hold onto it. These cards are valid for 5 years.

LIMITED PURPOSE FSA: \$3,300

If you are enrolled in an HDHP medical plan with HSA, the Limited Purpose FSA could benefit you financially! Individuals who elect this account can use their pre-tax payroll deductions to pay for qualifying dental and vision expenses; however, this plan does not allow you to receive tax savings on medical expenses.

DEPENDENT CARE FSA: \$5,000

A Dependent Care FSA allows you to save money through tax exemptions on various expenses, including daycare and adult daycare. You can even use it to fund preschool and summer camp.

Please note your Dependent Care FSA is not linked to a debit card. To claim reimbursement for eligible daycare expenses, you must submit a completed claim form to Flores, a supporting invoice or a provider's signature. Flores issues reimbursements daily, from Monday to Friday.

PREPARE FOR THE UNEXPECTED



Basic Life and AD&D with Unum

Basic Life and Accidental Death and Dismemberment insurance will provide financial support in the untimely passing of a covered participant or if a participant is affected by a debilitating injury. This benefit is post-tax.

EMPLOYEE OPTION ONE

1.5x annual earnings up to a maximum of \$400,000. *Furman will pay for the entire premium and the employee will be responsible for the imputed tax on coverage amounts over \$50,000.*

SPOUSE/DOMESTIC PARTNER

Flat \$10,000 benefit.

DEPENDENT

(14 Days - 6 Months): Flat \$500 benefit.

(6 Months - 26 Years): Flat \$10,000 benefit.

Furman pays 50% of the monthly premium.

EMPLOYEE OPTION TWO

Flat \$50,000 benefit. *Furman will pay the entire premium with no imputed tax.*



Voluntary Life* with Unum

Furman University gives you the opportunity to purchase Voluntary Life and AD&D for yourself and your eligible dependents. This benefit can provide support if a member is affected by a debilitating injury or has passed away. This benefit is post-tax.

EMPLOYEE COVERAGE

\$10,000 increments, 5x annual earnings up to a \$500,000 maximum

GUARANTEED ISSUE

\$400,000 (Under Age 70)
\$260,000 (Ages 70 - 74)
\$200,000 (Ages 75 & Over)

SPOUSAL/DOMESTIC PARTNER COVERAGE

\$5,000 increments, up to a maximum of \$150,000 not to exceed employee election.

GUARANTEED ISSUE

\$50,000

DEPENDENT COVERAGE

Flat \$500 Benefit.

(14 Days to 6 Months)

\$2,500 increments, up to a \$10,000 maximum.

(6 Months to Age 26)

Employee amounts are subject to Evidence of Insurability for late entrants. *Please be advised that at age 65, your coverage will reduce by 35%. At age 70, your coverage will be reduced by 50%.*



Disability with Unum

Life is full of surprises, so why not be prepared for the unpleasant ones that come your way? Disability benefits can be a source of income if you become disabled from a non-work-related injury or sickness. Pre-existing exclusions may apply. This benefit is post-tax.

SHORT TERM DISABILITY - OPTION ONE

Weekly Benefit Percentage	60%
Maximum Weekly Benefit	\$1,000
Elimination Period	7 Days
Duration	12 Weeks

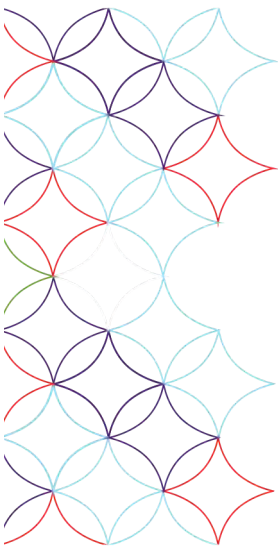
SHORT TERM DISABILITY - OPTION TWO

Weekly Benefit Percentage	60%
Maximum Weekly Benefit	\$1,000
Elimination Period	30 Days
Duration	9 Weeks

LONG TERM DISABILITY

Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$12,000
Elimination Period	90 Days
Duration	SSNRA

**If your spouse/domestic partner is also a benefits-eligible employee at Furman University, then you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses/domestic partners are employed at Furman University, only one spouse/domestic partner can elect coverage for their child(ren). Please refer to the plan documents for more details.*





Voluntary Benefits with Unum

Voluntary benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off-guard. Explore the value of voluntary benefits below! These benefits are post-tax.

CRITICAL ILLNESS INSURANCE*

If you are diagnosed with a critical illness covered under Unum's policy, you will receive a lump sum payment at the time of the diagnosis. You can spend the benefit however you like. Many people affected by critical illnesses have found this payment helpful when covering routine living costs and out-of-pocket expenses that health insurance does not cover. *\$50 Wellness Benefit*

ACCIDENT INSURANCE*

Accident insurance provides members with a cash benefit if they become injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. Refer to the plan summaries for more details. *\$50 Wellness Benefit*

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity insurance is here to help you with these unexpected costs. The payments from this benefit are made directly to you and can be used however you choose. These benefit payments can help pay for out-of-pocket healthcare costs or other household expenses that can pile up during a hospital stay. *\$50 Wellness Benefit*

**If your spouse/domestic partner is also a benefits-eligible employee at Furman University, then you may not be eligible to purchase spousal coverage for critical illness and accident benefits. If both spouses/domestic partners are employed at Furman University, only one spouse/domestic partner can elect critical illness and accident coverage for their child(ren). Please refer to the plan documents for more details.*



Telemedicine with Blue CareOnDemand

Instead of spending your day and dollars at an urgent care facility, connect with a U.S. board-certified doctor over the phone or via video chat to receive cost-effective care 24/7/365. Telemedicine doctors can diagnose, treat, and write prescriptions for nearly any non-emergency medical condition.



**Video Spotlight:
The Benefits of
Telemedicine**
[Click here](#) or scan
the QR code to watch!



Where To Receive Care

TELEMEDICINE \$

Access telemedicine services to treat minor medical conditions. Connect with a board-certified doctor via video or phone wherever or whenever is convenient to you.

- Colds
- Flu
- Rashes
- Fever
- Sore throats

PRIMARY CARE \$

For most non-emergency illnesses or injuries, the best choice for medical care may be a visit to your primary care physician. Your regular doctor knows you best, has your medical history, and has the expertise to diagnose and treat most conditions.

- Immunizations
- Routine check-ups
- General health issues
- Screenings

URGENT CARE \$\$

Urgent care centers handle non-emergency conditions that require immediate attention—those for which delaying treatment could cause serious problems or discomfort. Urgent care visits are less expensive than ER visits but are typically more expensive than a visit to your primary care doctor.

- Minor burns
- Minor injuries
- Sprains and strains
- Stitches

EMERGENCY ROOM \$\$\$

A visit to the ER is the most expensive type of outpatient care and should only occur if there is a true emergency, or a life-threatening illness, or a debilitating injury. Examples of conditions that should be addressed in the ER include, but aren't limited to:

- Chest pain
- Shortness of breath
- Uncontrollable bleeding
- Poisoning or suspected poisoning



ACHIEVE TOTAL WELLBEING



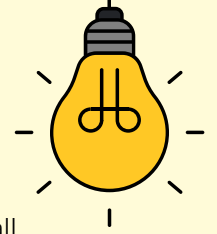
Wellness Program with Blue Cross Blue Shield

At Furman University, we strive to help our employees achieve their health and wellbeing goals by establishing a culture and environment that allows their minds, bodies, and spirits to thrive. To accomplish this, we provide quality benefits, tools, resources, and activities to support the total wellbeing of employees, their families, and the community we serve. One of these resources is health coaching.

Ready to embark on your health journey?

Log into My Health Toolkit, navigate to the Wellness tab, and click on Health Coaching. To enroll, give our health coaching team a call at 1.855.838.5897.

DID YOU KNOW?



Maintaining your health is not just about avoiding illness; it's about enhancing your overall well-being and quality of life.

Here are some compelling reasons why prioritizing your health matters:

- Natural Mood Booster
- Physical Fitness Promotes a Longer Life
- Better Sleep
- Can Prevent or Delay Chronic Illnesses Associated with Aging
- Improves Your Overall Health
- Enhances Your Self-Image



Smart Shopper with Blue Cross Blue Shield

The cost of health care services vary based upon where you go. From routine care to more complex procedures, SmartShopper rewards you when you choose better-value care. It gives you more control over your out-of-pocket costs. When you use SmartShopper to choose a more cost-effective provider, you'll get a reward check in the mail. It could range from \$15 to \$750, depending on the procedure and provider. **Scan the QR code to learn how to utilize this benefit!**



Employee Assistance Program (EAP) with Health Advocate

Are personal problems affecting your productivity at work and hindering your happiness at home? *You're not alone.* HealthAdvocate's Employee Assistance Program is here to help you overcome whatever issues you may face and allow you to thrive in any situation that comes your way! The program gives you and your covered dependents *24/7 access to free, confidential counseling* through HealthAdvocate. This benefit is post-tax.

Counselors at Health Advocate are here for you when you need to discuss:

- **Family:** Divorce, elder care, and returning to work post-partum
- **Work:** Job relocation, building relationships, and navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, and tax issues
- **Identity Theft Recovery:** Prevention tips and help from financial counselors if you become a victim
- **Health:** Anxiety, depression, getting better sleep, and kicking a bad habit like smoking
- **Everyday Life:** Moving or adjusting to a new community, grieving, military family matters, and training a new pet

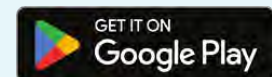


Video Spotlight:
When To Use
YourEAP

[Click here](#) or scan the
QR code to watch!

MEND YOUR MIND!

Download the app to start taking advantage of your employee assistance program!



Employee Wellness Committee with MyWellness

The Furman Employee Wellness Committee is thrilled to introduce you to our latest initiative, MyWellness. This all-encompassing program is packed with a diverse range of campus activities and resources, all designed to nurture every aspect of wellness—be it physical, social, environmental, spiritual, occupational, financial, emotional, or intellectual. MyWellness is exclusively crafted for Furman’s faculty, staff, and their dependents. One of the standout perks of being part of the Furman family is the complimentary access to our Physical Activities Center. This includes a Fitness Center, Basketball Court, Dance Studio, Racquetball courts, Swimming pool, and Therapy pool.

If you have any questions or need further assistance, don’t hesitate to reach out to us at employeeewellness@furman.edu.

Furman Employee On-Site Wellness Center

The Furman Employee On-Site Wellness Center welcomes all employees and their spouses/domestic partners. If you are enrolled in the HDHP medical plan, please be aware that a \$45 fee is required per visit, which does not contribute towards your deductible. All other employees can benefit from the clinic’s services at no cost. Conveniently located at the Earle Student Health Center on campus, our clinic operates on Mondays from 8:30 AM to 12:30 PM and Thursdays from 12:30 PM to 4:30 PM. To ensure optimal care, we recommend scheduling an appointment by calling 864-455-2455. For inquiries about our Employee On-Site Wellness Center, feel free to reach out to Human Resources at extension 2217.

EXPLORE BEYOND YOUR BASIC BENEFITS

My Diabetes Discount Program with Blue Cross Blue Shield

This program is specially designed to reward those who are proactively managing their diabetes. As a part of this program, you’ll enjoy a reduced copay on all your diabetic supplies. What’s more? You can get your insulin for a maximum cost of just \$20!

Eligible members will receive all the necessary information via mail. So, keep an eye on your mailbox and get ready to reap the benefits of effectively managing your diabetes.

Identity Theft Protection with MetLife

Did you know that every two seconds someone’s identity is stolen? Keep your personal information safe with Identity Theft Protection through MetLife. This benefit can help shield your financial and personal information from thieves and hackers by monitoring thousands of databases for unauthorized personal information usage. Members also have access to prevention tips and can receive help from financial counselors if they become victims. This benefit is post-tax.

Legal Services with MetLife

Legal Services with MetLife gives you access to a network of local attorneys that can assist you with your legal needs. These attorneys have expertise in various topics such as family law, home-buying, identity theft, etc. Once you are enrolled in this plan, visit www.legalplans.com to view coverage details, utilize tools to assess legal needs, and search for in-network attorneys in your area. This benefit is post-tax.



CONTACTS

Your Dedicated Client Advocates - OneDigital

Direct: 1.888.617.7644

furmanbenefits@onedigital.com

Medical & Dental - Blue Cross Blue Shield

Member Services: 1.855.819.0960

www.southcarolinablues.com

Vision - Unum (EyeMed Network)

Member Services: 1.855.652.8686

www.member.eyemedvisioncare.com/unum/en

Life & Disability - Unum

Member Services: 1.800.421.0344

www.unum.com

Worksite Benefits - Unum

Member Services: 1.800.635.5597

www.unum.com

Health Savings Account (HSA) - Accrue Health

Member Services: 1.844.643.3099

www.accruehealth.com

Flexible Spending Accounts (FSAs) - Flores

Member Services: 1.800.532.3327

www.flores247.com

Legal Services and Identity Theft - MetLife

Member Services: 1.800.821.6400

www.info.legalplans.com

Employee Assistance Program (EAP) - Health Advocate

Member Services: 1.866.799.2485

www.healthadvocate.com/members



The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.