

Benefits 2012

For an interactive look at USC benefits, be sure to visit our website at www.usc.edu/benefits.

Who's Eligible for What

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- **USC benefits apply to full-time staff and faculty.**
- **Except for education benefits, they also apply to part-time staff, postdoctoral research associates, postdoctoral teaching fellows, and faculty with 50-99% appointment.**
- **Faculty with less than 50% appointment are eligible for certain components of the USC Retirement Savings Program, as well as government-mandated programs like disability, paid family leave, workers' compensation, unemployment and Social Security.**
- **Local 11 medical, dental and vision coverage is offered through the union, but all other USC benefits apply.**
- **CNA and NUHW – see “Hospital Union Employee Benefits” below.**

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Benefits Overview

This brief overview is not meant to serve as a definitive source of benefit information. Please familiarize yourself with the detailed information on each page of this document, or on the benefits website at www.usc.edu/benefits.

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When do I get my USC benefits?

- You must enroll for your benefits online (within 60 days of your hire date). Once you do that, most of your benefits will take effect on the first day of the following month.
- Generally, USC will begin making contributions to your retirement plan after you've met the eligibility period of six months.
- After 12 months, you may sign up for Supplemental Disability.
- Other time restrictions may apply for union employees.

Medical choices

(hospital union employees have different choices)

- PPO (USC Network Medical) or HMO options
- Prescription drug coverage included on all plans
- Some include vision plan, or add vision plan
- Dental—choices include PPO (Delta Dental) or HMO (United Concordia) options
- Other medical-related choices—long term care, cancer expense protection, disability
- Costs depend on plan chosen and whether dependents are covered

Retirement

(NUHW employees have a different plan)

- Six month waiting period before retirement plan begins
- You choose from our selection of investment companies to open your retirement plan
- You may make pre-tax or after-tax Roth contributions to your account
- You may invest up to 5% of your earnings
- USC will match your contribution, up to 5%
- USC will ALSO contribute an additional 5%, even if you choose not to contribute anything
- The additional 5% contribution is subject to a four-year graded vesting schedule for employees hired after December 31, 2011
- Supplemental retirement contributions may also be made

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Other finance-related benefits

(hospital union employees may have different options)

- Flexible spending account for health care related expenses
- Flexible spending account for dependent care related expenses
- Life insurance with additional supplemental options
- Accidental death and dismemberment insurance with additional supplemental options
- Legal services
- Group homeowner, renter, auto, motorcycle, and personal property insurance
- 529 college savings plan
- Business and personal travel insurance
- Preferred banking options through USC Credit Union or Bank of America

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Education

(part-time staff, postdoctoral research associates, postdoctoral teaching fellows, and faculty with 50–99% appointment are not eligible; hospital union employee plans differ)

- Tuition Assistance offers 100% free tuition to full time employees and their eligible children; 50% tuition to their spouses and registered domestic partners
- Two year waiting period for dependents of staff employees; no waiting period for dependents of faculty employees
- Dependents may only use Tuition Assistance (or Tuition Exchange) for one degree—unit caps may apply
- Children of full-time employees may apply for Tuition Exchange scholarships, which pay for a high percentage of tuition costs at any one of several hundred member colleges and universities

Quality of Life

- Child care centers at both UPC and HSC offer high-quality, subsidized daycare
- Center for Work and Family Life offers many free services, programs and counseling
- Healthy living benefits include discounts at USC's fitness centers at UPC and HSC, discounts at the L.A. Athletic Club, and the Healthy Trojans website
- Employee TV network—USCeTV
- Professional and personal development offerings include free coursework and certificate programs from USC Professional Development and hundreds of free online courses available in a wide variety of subjects
- Countless free or discounted cultural opportunities on campus daily—plays, concerts, lectures, art exhibits, performances and movie screenings
- Discounts at USC Ticket Office including local movie theaters, amusement parks, and even Broadway shows
- Free admission to Exposition Park's Natural History Museum just south of UPC

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- Transportation options include discounts on public transportation, pre-tax purchasing of bus and parking passes, van and carpool options, free tram service around and between campuses, and discounted car rental options
- Neighborhood Homeownership program provides up to \$50,000 when purchasing a home in the immediate neighborhood around UPC or HSC

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Getting Started

Your employee benefits include a broad range of programs to help protect the health, wealth and future of you and your family. The university invests some \$360.7 million each year to provide these benefits to you, and they represent an important and substantial component of your overall compensation package.

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All About Dependents

Who are your eligible dependents?

- Spouse or registered domestic partner (the portion paid by the university for your domestic partner's benefits is considered imputed income to you, and corresponding taxes come out of every paycheck unless you claim your domestic partner on your taxes)
- Children up to age 26
- Dependent children, regardless of age, who are totally disabled due to mental or physical incapacity, if such capacity existed immediately prior to the limiting age

Eligibility ends if any of the conditions above cease to exist (for instance, child turns 26).

How do you verify your eligible dependents?

The following are the acceptable documents to verify your dependent relationships. Copies of this documentation must be submitted to Benefits. Tuition Assistance carries additional restrictions.

Spouse

- Marriage certificate that contains official seal of issuing government agency and is an exact copy of original on file at issuing agency

Registered domestic partner

- Domestic partnership certificate that contains official seal of issuing government agency and is an exact copy of original on file at issuing agency

Biological child

- Birth certificate that contains official seal of issuing government agency and is an exact copy of original on file at issuing agency, verifying that the sponsoring employee is the mother or father of the child

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Adopted child

- Birth certificate that contains official seal of issuing government agency and is an exact copy of original on file at issuing agency, modified as part of the adoption proceedings to show that the sponsoring employee is the adoptive parent

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Stepchild

- Birth certificate that contains official seal of issuing government agency and is an exact copy of original on file at issuing agency, verifying that the sponsoring employee's spouse or registered domestic partner is the parent of the child, AND
- marriage or domestic partnership certificate (as described in "Spouse" and "Registered domestic partners" sections above) verifying marriage or domestic partnership of sponsoring employee to or with child's parent

Legal guardianship with financial dependency

- Certified copy of court orders stating that sponsoring employee is legal guardian of child, AND
- the most recent tax forms filed with the IRS in which child is claimed as a dependent (Execution of Power of Attorney papers granting said powers to a non-parent or an award of temporary custody to a non-parent are not the equivalent of legal guardianship)

Submit documentation via fax, mail or hand delivery. Scanned documents submitted via email are also acceptable, but for your own protection please **do not email documents that contain social security numbers**.

I don't have that documentation yet – what can I do?

The university recognizes that receipt of government-issued documentation can sometimes take several months. Do not delay enrolling in your benefits while you wait! Provisional documentation can be accepted in some cases, providing for temporary enrollment – but **failure to provide final official documentation (as outlined above) within three months of the effective date of benefits coverage will result in cancellation of enrollment**.

Examples of provisional documentation include, for marriage, a copy of application for marriage license, or a copy of a church certificate. For birth, a copy of a letter from the hospital that is often given to parents would work. Contact Benefits for more information.

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Managing Your Benefits

Paying your share

The employee portion of the cost of your benefits is paid through payroll deduction or reduction (before tax payments). Employees who are paid monthly pay in twelve equal deductions. Employees who are paid biweekly pay in 24 equal deductions, which are taken the first two pay periods of each month. Payroll deductions pay for the majority of the following month's coverage (including all medical and dental benefits). More information about how deductions work is available at www.usc.edu/payroll, or contact Benefits.

Faculty who receive annual base pay in fewer than twelve equal installments must pay in advance for the summer continuation of all benefits. If no other arrangements are made, a single deduction will be taken from the April payroll to cover premiums for May, June, July and August (4x calendar year monthly premium rates). The September premium will be taken from the August paycheck. Alternatively, faculty may elect to have summer premiums deducted from summer salary (summer teaching, etc.) if applicable. More information is available by contacting Benefits.

eTrac

eTrac allows you to manage your benefits plans, check your payroll information, and update your personal information from a Java-enabled web browser on any computer.

Go to www.usc.edu/eTrac to authenticate your identity and create a PIN – then you can log in immediately.

1. If you are not going to add dependents, skip to step 2, but to add dependents:
 - a. From the eTrac main menu, select "Personal Associates (including dependents) Update"
 - b. Select "New Personal Associate"
 - c. Complete "Personal Associate Preliminary Detail Information"
 - d. Click on "Continue" to a summary review page and click on "Submit Changes" to save the dependent information; repeat process for each dependent
2. From the eTrac main menu, select "Benefits Enrollment"
 - a. Select "Benefit Type" and choose which benefit to enroll in – then click "Submit"
 - b. For the Enrollment Type, select "Regular Enrollment" and for the Transaction Type, select "New Enrollment"
 - c. Select the options you want for each plan. Remember you must complete each transaction by clicking "Continue" to a summary review page and then clicking "Submit Changes" to save it. You must complete a separate transaction for each type of benefit for which you wish to enroll (medical, dental, flexible spending, legal services, etc.)

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For more information, you may contact eTrac at (213) 740-5857 or email etrac@usc.edu, or you may contact Benefits for assistance.

Your check stub or eTrac pay information itemizes earnings, taxes, deductions and reductions, including both the employee and employer contributions for any university benefit or service. If you have set up direct deposit for your pay you will receive an e-mail prior to each payday, which notifies you when your pay information is available on eTrac. Information is provided for the current pay period as well as calendar year-to-date totals. If you've set up direct deposit and would rather receive a paper payroll advice slip, log onto eTrac, go to "Work Information" and request delivery to your home department coordinator. Contact your home department coordinator if you have questions regarding salary deductions or reductions.

Definitions

Staff employees are regularly scheduled to work 50 percent or more of full time (based on 40, 37.5 or 32 hour work weeks) on a continuous basis, and are hired into posted positions. Employees classified as per diem, resource, or Trojan Encore are not eligible for benefits.

Faculty employees are those appointed members of the teaching and research staffs holding the tenured, tenure-track, and non-tenure-track faculty titles defined in the Faculty Handbook. Academic staff such as graduate assistants (teaching, laboratory, or research assistants or associates, or assistant lecturers), distinguished practitioners or other affiliated academic staff are not designated as faculty.

Registered Domestic Partners

- Both people are members of the same sex, or
- One or both of the people are over age 62, if opposite sex, and
- Both people are capable of consenting to the partnership, and
- Couple has a certificate of domestic partnership issued by a government entity

For more information, visit www.sos.ca.gov/dpregistry/.

Court Orders for Medical Coverage

If the university receives a court order requiring health coverage for your dependent, we will automatically add the dependent and adjust your premiums. We cannot remove the dependent until the court submits another order allowing us to discontinue the coverage.

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Continuity of Benefits

If you have medical coverage through your former employer or have continued that coverage yourself through COBRA, make sure that your coverage doesn't lapse until your new medical coverage starts at USC. Medical coverage is effective the first of the month following approval of your eTrac enrollment transaction.

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Funds from your prior employer's retirement plans may be eligible to rollover into USC's Supplemental Retirement Plan. Funds rolled over will be subject to all of USC's plan rules, including rules on accessing balances. Contact Benefits for information.

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New Hire Orientation

USC's two orientation sessions cover both general and benefits information. Additional general welcome-related information is available at welcomestaff.usc.edu. For faculty, in addition to the orientation sessions, each campus usually hosts a New Faculty Welcome Day. The faculty portal has more information. Part I – General Orientation:

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Location

Health Science



Norris Research Tower (NRT Harlyne Tower)
LG503/504

9am to 12:30pm

January 17
February 7, 21
March 6 (at NTT 4444), March 20
April 3, 17
May 1, 15
June 5, 19
July 17

University Park



Hedco Neurosciences Building (HNB) Room 107

9am to 11:30am

January 10, 24
February 14, 28
March 13, 27
April 10, 24
May 8, 22
June 12, 26
July 10, 24

Hospital Union



Doheny Eye Institute (DEI)
3rd floor conference room
Part II – Benefits Orientation:

7:45am to 3:30pm (contract and per diem employees)

7:45am to 4:15pm (CNA and NUHW employees)

Dates

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Location

University Park



Credit Union Building (CUB)
1st floor conference room

**9am to
11am**

**Orientations are held on the first and third
Wednesday of each month**



Health Science

Norris Research Tower (NRT Harlyne
Tower) LG503/504

**Benefits orientation is combined with general orientation
at HSC (see schedule above)**

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Medical

Health care coverage that meets your needs is one of the most important benefits offered to you by the university, as it pays for many of the costs of medical care for you and your family. You can choose from two types of medical plans: our preferred provider organization (PPO), the USC Network Medical Plan; or a health maintenance organization (HMO). The USC Network Medical Plan offers the most flexibility in your choice of health care providers. The HMOs (CaliforniaCare, Kaiser Permanente, and UnitedHealthcare SignatureValue HMO) place limits on your choice of health care providers.

For additional help in choosing your medical and vision coverage, visit the websites of the health plans or pick up detailed brochures about each plan from Benefits. You may wish to use those resources to compare the availability of physicians or physician groups in your area before choosing a health plan. Once you have chosen your health plan, customer service representatives from your health plan are available by telephone to answer your questions.

Employee Contribution for Medical Plans(salary reduction—pretax dollars)

	USC Network Medical Plan		Kaiser Permanente		CaliforniaCare		UnitedHealthcare SignatureValue	
	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly
Employee	\$110	\$55	\$83	\$41.50	\$80	\$40	\$91	\$45.50
Employee+adult	\$309	\$154.50	\$249	\$124.50	\$225	\$112.50	\$276	\$138
Employee+child(ren)	\$192	\$96	\$166	\$83	\$145	\$72.50	\$172	\$86
Employee+adult+child(ren)	\$309	\$154.50	\$249	\$124.50	\$225	\$112.50	\$276	\$138

These medical plan rates are effective January 1, 2012.

Biweekly contributions are deducted from two paychecks each month.

Prescription drug coverage is included in all plans. Vision care is provided as part of the USC Network Medical Plan and as an optional add-on to the HMO plans, which do include routine vision care but may not cover corrective or contact lenses.

In the USC Network Medical Plan, USC has arranged for charges to be discounted with hospitals, physician groups, and pharmacies throughout the U.S. Generally, the plan allows you to designate any primary care provider who participates in our network and who is available to accept you or your family members. You may designate a pediatrician as the primary care physician for a child. For information on how to select a primary care provider, and for a list of participating primary care providers, see the USC Health Plans site at <http://www.usc.edu/health/healthplans/>.

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USC's HMO choices include a "staff model" (Kaiser Permanente) which owns its own facilities and employs physicians (Kaiser contracts with Permanente Medical Group). The other two HMOs (CaliforniaCare and UnitedHealthcare SignatureValue HMO) are "Independent Practice Association (IPA) Group Models." In a Group or IPA model, the HMO contracts with private health care providers to provide services to plan members. Benefits are payable based on services and charges authorized by an HMO-affiliated doctor or representative. For all HMO plans offered by USC, a copayment is required at the time service, then coverage is provided at 100% of authorized services.

The HMOs generally require you to designate a primary care provider from their network who is available to accept you or your family members. You may designate a pediatrician as the primary care physician for a child. For information on how to select a primary care provider, and for a list of participating primary care providers, contact your HMO plan.

None of the plans require prior authorization to access obstetrical or gynecological care from a participating health care professional who specializes in obstetrics or gynecology. The health care professional may, however, be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your medical plan.

Kaiser Permanente (Group No. 101728-0000)

Kaiser Permanente health care providers dispense services exclusively to Kaiser plan members. Participants can select any Kaiser doctor at any Kaiser facility. You must receive services from Kaiser, or obtain authorization from Kaiser before obtaining care outside the HMO.

Kaiser facilities are located throughout Southern California. A list of their locations is available on the Kaiser website at www.kaiserpermanente.org. To enroll in Kaiser, you must reside within their service area.

Prescription coverage

You pay \$15 per generic prescription and \$30 per brand name prescription for up to a 30-day supply at Kaiser Permanente pharmacies.

Vision care

You pay a \$25 copayment for routine eye exams. Optical eyewear is not covered. Coverage for vision care services is provided only at Kaiser facilities. Participants may purchase additional vision care through the Vision Service Plan.

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CaliforniaCare (Group No. 175082 H001)

Upon enrollment, participants in this HMO select a primary care physician for each covered family member from CaliforniaCare's list of affiliated physicians. You must see your primary care physician for a referral to any other CaliforniaCare physician, and obtain authorization before seeking care outside the HMO.

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Doctors and affiliated healthcare providers are located throughout the greater Los Angeles area. Hospitalization coverage is provided through CaliforniaCare-contracted hospitals affiliated with your physician group. A directory of the affiliated doctors is available on the CaliforniaCare website at www.anthem.com/ca or from the benefits office. You must reside within CaliforniaCare's service area in order to enroll.

Prescription coverage

Your copayment is \$10 per prescription for generic drugs, \$25 per prescription for brand name formulary drugs and 45% of the cost for brand name non-formulary drugs at participating pharmacies. You can find a participating pharmacy near you on the CaliforniaCare website or by calling (800) 235-8631.

Vision care

You pay a \$20 copayment for routine eye exams. No coverage for corrective lenses or frames. Participants may purchase additional vision care through the Vision Service Plan.

UnitedHealthcare SignatureValue HMO (Group No. 33-00011-D1C)

Upon enrollment, participants in this HMO select a primary care physician for each covered family member from UnitedHealthcare SignatureValue's list of affiliated physicians. You must see your primary care physician for a referral to any other UnitedHealthcare SignatureValue physician, and obtain authorization before seeking care outside the HMO.

Doctors and affiliated healthcare providers are located throughout the greater Los Angeles area. Hospitalization coverage is provided through UnitedHealthcare SignatureValue contracted hospitals affiliated with your physician group. A directory of the affiliated doctors is available on the [UnitedHealthcare SignatureValue HMO website](#) or from the benefits office. You must reside within UnitedHealthcare SignatureValue's service area in order to enroll.

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Prescription coverage

You pay \$10 per generic prescription and \$25 for brand name prescriptions at participating pharmacies. You can find a participating pharmacy near you on the UnitedHealthcare SignatureValue HMO website at <https://www.uhcwest.com/> or by calling (800) 624-8822.

Vision care

You pay a \$25 copayment for routine eye exams. No coverage for corrective lenses or frames. Participants may purchase additional vision care through the Vision Service Plan.

Other Medical-Related Options

Cancer Expense Protection

This insurance from AFLAC provides direct cash payments to the insured who is diagnosed with cancer. It also pays for several types of expenses associated with cancer treatment. These benefits are paid regardless of any other insurance you may have. You can enroll in this program at any time. For more information, contact Benefits.

Long Term Care

The USC Long Term Care Insurance Plan is closed to new entrants. If you are already a John Hancock participant and have questions, contact John Hancock customer service at (888) 524-6167. A new long term care provider will be announced in early summer.

Opting Out – USC’s Plan C

If you already have primary medical coverage under another medical plan, you may choose our no-cost “opt out” program, Plan C, instead of enrolling in a USC medical plan. Frequently, benefits-eligible employees who have medical coverage through their spouse's employer choose Plan C for additional vision, dental and prescription reimbursement coverage as well as additional life and accident insurance. Plan C also is available to spouses or registered domestic partners who both work at USC—one can enroll in a university-sponsored medical plan and include dependent coverage; the other can choose Plan C, which includes the following free benefits:

- Reimbursement for prescription drug co-payments or for 50% of prescription costs if your medical insurance does not provide prescription drug coverage, up to \$5,000 per calendar year
- Vision Service Plan coverage for you and your eligible dependents
- Dental coverage for you and your dependents
- \$50,000 basic term life insurance coverage for you

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- \$100,000 Accidental Death and Dismemberment insurance coverage for you and your dependents
- AXA emergency travel assistance program for you and your dependents

You must show proof of your other medical coverage. Like all medical and dental plans, Plan C may only be selected during initial benefits enrollment, during open enrollment, or within 30 days of a qualifying life event. For more information, contact Benefits.

Important Deadlines

A reminder that, for all plans, benefits-eligible employees must enroll within 60 days of hire, or wait until the next open enrollment period. Your coverage generally begins on the first day of the month after approval of your eTrac benefits enrollment transaction.

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Vision

Vision Service Plan (VSP) is included as part of the USC Network Medical Plan, but HMO participants may purchase it separately. All dependents covered under your medical plan must also be enrolled in VSP. Employees enrolled in an HMO must provide their social security number to the eye care provider when verifying eligibility.

Using a VSP provider will increase the amounts paid:

VSP	Non-VSP
\$10 copay for annual covered eye exam	Annual covered eye exam reimbursed up to \$45
\$15 copay on (annual) eyeglass lenses and/or (every other year) frames; frames covered up to \$170	Frames (every other year) covered up to \$55; eyeglass lenses (annual) reimbursed from \$45-\$125
Annual contact lenses reimbursed up to \$150	Annual contact lenses reimbursed up to \$150
Laser eye surgery cost per eye: \$1500 PRK, \$1800 LASIK, \$2300 custom LASIK	No benefit

Cost for Vision Service Plan(when purchased separately)

<i>Employee Contribution (salary reduction – pretax dollars)</i>	<i>Monthly</i>	<i>Biweekly</i>
Employee only	7.62	3.81
Employee + adult	10.56	5.28
Employee + child(ren)	10.76	5.38
Employee + adult + child(ren)	17.34	8.67

Biweekly contributions are deducted from two paychecks each month.

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Dental

Dental plans pay a large portion of dental care costs for you and your covered dependents. You can choose between two plans: the USC Dental Plan (PPO), which has an annual maximum; or United Concordia, a dental HMO.

Monthly Employee Contribution for Dental Plans (salary reduction – pretax dollars)

	<i>USC Dental Plan</i>		<i>United Concordia</i>	
	<i>Monthly</i>	<i>Biweekly</i>	<i>Monthly</i>	<i>Biweekly</i>
Employee only	20.00	10.00	7.00	3.50
Employee + adult	54.00	27.00	15.00	7.50
Employee + child(ren)	45.00	22.50	15.00	7.50
Employee + adult + child(ren)	91.00	45.50	25.00	12.50

Biweekly contributions are deducted from two paychecks each month.

USC Dental Plan under Delta Dental (Group 3378-3001)

The maximum annual benefit paid under Delta Dental for each covered person is \$1500. There is no deductible for services at the USC Oral Health Center (faculty practice for the Ostrow School of Dentistry); at the Dentistry school, you also get a 50% orthodontia benefit (\$1500 lifetime limit).

For services at any other Delta provider, a \$50 per person deductible (\$150 for families of three or more) applies. When you use a Delta dentist (about 93% of dentists in California), the plan pays eligible, reasonable and customary dental expenses as follows:

- 100% (no deductible required) for diagnostic and preventive services, such as exams, cleanings (2x per calendar year), fluoride treatment, and space maintainers
- 80% for basic services, such as oral surgery, fillings, endodontics, periodontics, and sealants
- 60% for major services, such as crowns, jackets, fixed bridges, and dentures
- 50% for implants up to a lifetime maximum of \$1,500

If you use a non-Delta dentist who charges more than Delta's allowance for service, you must pay the additional cost. To verify a dentist's participation in Delta Dental, call customer service at (888) 335-8227 *and be sure to reference the USC group number, #3378.*

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United Concordia (Group 740385001)

United Concordia focuses on preventive care and the early diagnosis of dental problems. You select a primary dental office from a network of contracted dentists. Your primary dental office handles all of your dental needs, including referrals to specialists when needed. United Concordia covers 100% of diagnostic and preventive services, such as routine checkups, cleanings and X-rays. Other services, such as fillings, crowns, extractions, etc., may require a copayment. For more information, contact United Concordia at (800) 937-6432.

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Retirement

Whatever you look forward to doing after retirement, planning ahead will make it more likely that you will have the resources you need to spend your time as you choose. Your university retirement program is an important part of that planning. USC is committed to supporting your retirement savings by making a 10% employer contribution when you contribute 5%, and to providing you with as many options as possible to maximize your retirement savings opportunities. And to build even higher income for your retirement years, you can make additional supplemental contributions. Your employment at USC is covered by Social Security, so Social Security benefits also may be part of your retirement income.

Important information for employees hired after January 1, 2012

The USC Retirement Savings Program makes matching USC contributions that equal 100% of your matched pre-tax or Roth employee contributions that do not exceed 5% of your eligible earnings. The university also makes a 5% non-elective contribution whether or not you contribute. This means that the university will make a total 10% contribution if you make a 5% employee contribution.

YOU	USC Match 100% Vested	USC Non- Elective*	USC Total
5%	5%	5%	10%
4%	4%	5%	9%
3%	3%	5%	8%
2%	2%	5%	7%
1%	1%	5%	6%
0%	0%	5%	5%

*The USC non-elective contribution will be subject to a four year graded vesting schedule (25% per credited year of service) for new employees hired on or after January 1, 2012. You will earn a year of

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vesting credit for each calendar year in which you are credited with at least 1000 hours of service. Each year of vesting credit earns you 25% ownership in the non-elective portion of the USC contribution. The USC matching contribution, the portion that matches one-to-one your 1-5% contribution, is structured to meet the IRS 401(m) “safe harbor” criteria and is 100% vested at all times. (VESTING: An employee’s right to receive a present or future pension benefit is vested when it is no longer contingent upon remaining in the service of the employer.)

Program Overview

The USC Retirement Savings Program is designed to help the university's faculty and staff build, and maximize, their retirement income. Both the employee matched contributions and the university's contributions are on a sliding scale to provide more flexibility and choice for your retirement planning. Retirement income is based on the amount of funds contributed to your retirement account adjusted by any earnings, expenses, gains or losses. Vesting of both employee and university contributions is immediate. When you retire, you can choose benefit payments from a broad range of payment options.

Contributions are invested by your choice of companies selected by the university to manage the investment of the retirement plan contributions. Each company offers a wide variety of investment options:

Fidelity Investments	plan.fidelity.com/usc.rsp
Prudential Retirement	www.uscpru.com
TIAA-CREF	www.tiaa-cref.org
Vanguard	www.vanguard-education.com/usc

Enroll

Contributions start

Change or cancel

After satisfying
eligibility period

Contributions begin the pay period
after you finalize enrollment

You may change your contribution level at
any time, as well as your investment funds
and company

Who's eligible?

After completing six months of employment in which you have worked at least 500 hours, you are eligible if you are:

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- A faculty member
- A staff member
- At least 21 years of age

Cost

Under the retirement program, you can choose the percentage of your eligible earnings you want to contribute, and the university will match your contribution. Although the university encourages you to maximize your retirement savings and participate at the highest possible level, if you decide you are not able to contribute to your retirement plan, USC will still contribute 5%. You may increase or decrease your contribution level at any time. Following is the sliding scale for university and employee contributions:

USC will contribute 10% toward an employee's 5% contribution.

USC will contribute 9% toward an employee's 4% contribution.

USC will contribute 8% toward an employee's 3% contribution.

USC will contribute 7% toward an employee's 2% contribution.

USC will contribute 6% toward an employee's 1% contribution.

USC will contribute 5% toward an employee's 0% contribution.

What do I need to do?

You will need to decide the percentage you will contribute. You also choose to have your contributions made before taxes are calculated, giving an immediate tax benefit, or as an after-tax Roth contribution which gives a future tax benefit providing you meet all the criteria when you withdraw the funds.

Choose from among the university-selected companies to manage your retirement savings, and direct Benefits programs are subject to change at any time by the university, at its discretion, without prior notice or liability, to the extent permitted under applicable law. In the event of a discrepancy between the benefits and limitations described on this website and a plan document or collective bargaining agreement, the terms of the plan document or collective bargaining agreement will govern. Employees of other entities that have entered into agreements with the University of Southern California to provide payrolling service are subject to the policies and procedures adopted by their employer.

how your funds are invested. You also need to designate your beneficiaries. You must enroll on eTrac, and follow the instructions to complete an enrollment and beneficiary form for the investment provider you have chosen. If you do not enroll on eTrac before you are eligible to participate, a retirement account will be established for you under the plan's default provisions—the 10% USC contribution/5% employee pre-tax contribution level and investment in the Vanguard Target Retirement Fund most appropriate for your estimated retirement age (assuming a retirement age of 65). However, you can change this default enrollment at any time, effective with the next pay period.

When can I make changes?

You can make changes to the amount of your contribution (including stopping contributions) at any time. You can change your investment allocation at any time. You also can transfer monies between companies and between investment funds at any time subject to limitations on the frequency and amount of transfers set by the investment and insurance companies.

Questions?

Brochures about the retirement program and the wide range of investment options are available from the benefits office as well as on the benefits website. Extensive information also is available online from each of the participating companies. You can make an appointment with a retirement counselor from your investment company to review your asset allocation, determine if you are saving enough to meet your retirement goals, and evaluate your distribution options at retirement. Visit the benefits website for information on how to make an appointment. Appointments are available every month at each campus.

Supplemental Contributions

The supplemental component of the USC Retirement Savings Program helps you increase your retirement income by allowing you to invest your own contributions in a retirement account. You decide the amount you want to contribute within IRS limits. In 2012, participants may defer up to \$17,000 in income or up to \$22,500 for employees over age 50. The total dollar amount of your own contribution (your 5% matched contributions, both pre-tax and Roth, plus your supplemental contributions) to the USC Retirement Savings Program (but not the university's contribution) counts toward your annual IRS limit. Vesting of your contributions is immediate.

Your contributions are invested by the same companies selected by the university to manage the matched investment of the USC Retirement Savings Program. Each company offers a wide variety of investment options.

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Who's eligible?

All faculty and staff, full time and part time, and students with FICA eligible earnings. You may elect to make supplemental retirement contributions as soon as you become a university employee.

Cost

You decide on the amount of your contribution within IRS limits.

What do I need to do?

You must enroll on www.usc.edu/etrac, choose your investments and complete an enrollment and beneficiary form for the investment provider(s) you have chosen. You may do so at any time during the year.

When can I make changes?

You can make changes to the amount of your contribution (including stopping contributions) at any time. You can change your investment allocation at any time. You also can transfer monies between companies and between investment funds at any time subject to limitations on the frequency and amount of transfers set by the investment and insurance companies.

Questions?

More information about supplemental contributions and the wide range of investment options is available from the benefits office. Extensive information is also available from each of the participating companies online.

457(b) Plan

USC offers a 457(b) deferred compensation plan to a select group of management and highly compensated employees.

- You must be an eligible faculty or staff employee with eligible earnings of more than \$191,000 in 2011 earnings for 2012 participation
- The plan is governed by Internal Revenue Service, Department of Labor and California securities rules that impose specific limits on the eligibility criteria for this plan
- Contact the benefits office if you meet these basic criteria and are interested in deferring additional income

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Financial Helps

USC helps you keep your eye on your wallet with a wide variety of assistance. Read more below.

Legal services

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The Hyatt Legal Plan provides access to a nationwide network of more than 10,000 experienced attorneys who can provide you with a wide range of services. You can find your attorney using Hyatt's online attorney locator. Fully covered services under the plan are free when you enroll and pay the small monthly premium of \$15.74. The plan provides unlimited, confidential telephone advice and office consultation, giving you the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded matters, even if the matter is not fully covered under the legal services plan. During the consultation, the attorney will explain your rights, point out your options and, if needed, recommend a course of action. The network attorney will identify any further coverage available under the plan, and will undertake representation if you wish. If representation is covered by the plan, you will not be charged for the network attorney's services. If representation is recommended, but is not covered by the plan, the network attorney will provide a written fee statement in advance.

Some of the services provided include:

- Purchase, sale or refinancing of a primary residence
- Wills and estate planning
- Deed preparation and immigration assistance
- Debt matters and identity theft defense
- Civil litigation defense

To find out more about the Hyatt Legal Plan, visit their website at info.legalplans.com (password for USC employees is 1500723) or call them at (800) 821-6400. You must enroll within 60 days of your employment at USC or wait until the next open enrollment.

Travel assistance program

Offered in conjunction with AD&D insurance, the AXA Travel Assistance and Emergency Evacuation Plan provides assistance for participants who are traveling more than 100 miles from their permanent residence. Services respond to a broad range of travel nightmares: being hospitalized or needing legal

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services while abroad, needing medical evacuation cross-country or from abroad, or having money or travel documents stolen. USC pays for this travel assistance program for benefits-eligible employees traveling on an authorized university business trip, commuting to or from their university job, or while working at a USC facility. All services under the plan must be preapproved and arranged by the program. Contact Benefits to obtain a detailed brochure.

When you need services within the United States, call (800) 565-9320; outside the United States, call collect (312) 935-3654. Travelers who will be temporarily residing 100 miles or more from their permanent residence due to business needs should purchase international and/or travel health insurance.

Group auto and home insurance

Travelers Insurance offers USC employees competitive rates and the convenience of monthly payroll deduction for automobile, home, renters, motorcycle, and personal property insurance. For a no-obligation quote and information, call (800) 890-4840 or locally at (626) 795-9921. You also can visit capsnet.usc.edu/Risk/TravelersInsurance/index.cfm for more information.

529 college savings plan

A 529 college savings plan, available through the Workplace 529 College Savings Program, is a state-sponsored program designed to help you save for higher education expenses. Earnings grow tax-deferred and distributions for qualified higher education expenses—including tuition, books and related fees—are free of federal and California state income tax. Any U.S. resident 18 years or older who has a Social Security or Taxpayer ID number can open a 529 plan account; there are no income restrictions and the beneficiary can be changed to an eligible member of the original beneficiary's family at any time without penalty. Adults can use the program to save for their own qualified higher education expenses.

You may contribute up to \$65,000 (\$130,000 per married couple) per beneficiary in a single year without incurring a federal gift tax. Once assets are in the account, they are generally excluded from your estate. You maintain ownership of the assets until funds are withdrawn. Simply complete a form to take a distribution from the account. You may withdraw funds from the account at any time for any reason, but you will incur income tax and an early-distribution penalty of 10% if you use the funds for something other than qualified higher education expenses.

Funds in California's 529 Plan are managed by TIAA-CREF. The minimum initial investment is \$50 or just \$15 per month if you set up an automatic deduction from a bank account. To find out more or to enroll, call (800) 544-5248 or visit www.scholarshare.com.

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Banking

USC Credit Union

USC Credit Union is a full-service financial institution dedicated to serving the Trojan Family and owned by its members. This allows the credit union to offer lower rates on auto, home, personal and education loans, and higher yields on money market, IRA and certificate accounts. The credit union offers a wide range of checking products including the totally free Cardinal checking account, and when you sign up for direct deposit, you receive further discounts on loan and deposit products. Visit them [online](#), or drop by one of their convenient campus branches – at UPC, on the second floor of King Hall, or on the first floor of the Credit Union Building (CUB) at 3720 South Flower just off campus; at HSC, in Seaver Residence Hall, room 101B. USC Credit Union members also have access to over 25,000 free ATMs nationwide for banking convenience.

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Preferred Banking Program at Bank of America

The Bank of America at Work™ program provides a comprehensive package of discounted banking services to USC employees who have at least a portion of their salary direct-deposited to a Bank of America account. Participants receive discounts on checking accounts, preferred rates on loans, discounted fees on mortgage loans, and other benefits. Contact Bank of America at (800) 782-2265 or visit one of their participating banking centers to establish their preferred banking rates for USC employees. Call (800) 782-2265 for more information.

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Flexible Spending Accounts

Flexible spending accounts (FSAs) save you money because they allow you to set aside part of your paycheck for either medical expenses or dependent care – reducing your taxable income. Made possible by Section 125 of the Internal Revenue Code and subject to IRS regulations, and offered at USC through WageWorks, FSAs can protect up to \$10,000 a year from any federal, state, or Social Security tax. Here's how they work.

You choose an amount (up to \$5000 a year for health care expenses and/or up to \$5000 a year in dependent care expenses). That amount will be deducted from your paycheck in equal increments over the full 12-month calendar year (except for faculty who opt to receive their base pay over a shorter cycle). Calculate your expenses carefully – any unused amounts remaining in your FSA will be forfeited. Balances cannot be transferred between FSAs or carried over to the next year. Once you have decided on the amount in your FSA, enroll on eTrac within 60 days of hire date, and every year thereafter during open enrollment (you must re-enroll each year), or when you have a change in family status. Note that if you begin an account mid-year due to enrollment as a new hire or a status change, eligible claims must be for services rendered after the effective enrollment date in the FSA. The deadline to claim expenses is always March 31 of the following year (although the last dates to incur expenses vary – see below).

Health Care FSAs

Eligible expenses

The health care account can pay for medical and dental plan deductibles, copayments, prescriptions and certain over-the-counter medicines if prescribed by your physician, and other health care expenses not covered by your medical or dental insurance. Most health care expenses (but not all) that the IRS considers tax deductible are eligible. However, medical and dental insurance premiums are not eligible, nor are expenses associated with cosmetic surgery. Health care expenses must be incurred on your behalf, for your spouse, or for an eligible dependent as defined by the IRS.

When you can use the money

The full amount that you have chosen is available for qualifying expenses from January 1 of the calendar year through March 15 of the following year (the first part of the following year is a grace period), so instead of 12 months you actually have 14½ months in which to spend the funds.

This can be a little confusing as the two plan years will overlap. Let's look at some examples to help clarify.

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Say you set aside \$1000 for health care in 2011, but you only spend \$800 – so you have \$200 left over at the end of the year. Let's also say that you had decided, during open enrollment 2011, to set aside \$1500 for 2012.

So, on January 1, 2012, you now have \$1700 in your health care FSA (\$200 old, \$1500 new).

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Now let's say you incur a \$300 expense during the grace period (before March 15, 2012). The plan will pay your expense using the leftover \$200 first, and then access \$100 from the 2012 balance, leaving you with \$1400 for the remainder of the year (which you have until March 15, 2013 to access).

But what if you didn't incur any expense during the grace period? Then the unused \$200 would be forfeited after March 15, 2012 – at that point you would simply have the new amount of \$1500 available.

How to access the money

You may access your health care FSA funds through WageWorks' easy "Pay My Provider" system (no paperwork!) as long as the expense is more than \$20. Or you may use the WageWorks debit card you will be provided that is linked to your funds (keep your receipts). Traditional claims reimbursement is also available where you pay with your personal funds and then provide receipts for reimbursement from your FSA. Information on all these methods is best reviewed at the [Wageworks website](#).

Although you can access all funds at the beginning of the year, if you leave USC employment any services provided after your termination date will not qualify, even if you have funds remaining in your FSA (unless you elect COBRA continuation coverage on an after-tax basis – more on that [here](#).)

Dependent Care FSAs

If you pay for dependent care so you can work, you qualify to open a dependent care FSA. Eligible expenses include costs for daycare, babysitters, companions, and before and/or after school care. However, expenses for educational programs, transportation and sleepover camps are not eligible. The dependent in question must be a child under age 13, or a dependent (child, spouse, parent, grandparent, brother, sister, etc.) who is unable to care for him/herself because of a disability and spends at least eight hours a day in your home.

If you are married, both spouses must work in order to qualify for a dependent care FSA, and the amount set aside cannot exceed your earned income or your spouse's earned income, whichever is less. You also qualify if your spouse is a full-time student, or physically or mentally disabled – under these

circumstances, you generally may set aside up to \$200 a month for one dependent and up to \$400 a month for two or more dependents.

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Dependent care expenses are reimbursed up to the current balance in your account; money is not paid in advance. However, if you leave USC employment, dependent care expenses incurred in the previous year can be submitted following your termination date subject to the filing requirements listed below.

Dependent care services must be rendered by December 31 of the calendar year in order to qualify – there is no grace period as with the health care FSAs.

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The IRS requires you to provide a receipt that includes the name, address, and taxpayer identification number of the person or organization providing your daycare services. Be aware that your W-2 tax form will reflect the amount set aside in your dependent care FSA. Also, the money you set aside in a dependent care FSA will reduce—dollar for dollar—the maximum amount of expense you can apply toward the federal dependent care credit on your income tax return. Consult your tax advisor.

Effect of FSAs on other benefits and Social Security

Because the amount you set aside in your FSA is not taxed for Social Security purposes, your future benefit from Social Security may be reduced slightly. However, USC benefits based on your regular annual pay, such as life insurance and retirement plan contributions, will not be affected.

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Life and Accidental Death & Dismemberment Insurance

Life insurance provides your family with financial protection in the event of your death. Proceeds from a life insurance policy are generally paid income tax free to your beneficiary, and the money can be used for any purpose. USC provides you with a comprehensive group life insurance benefit through Minnesota Life Insurance Company. Accidental death and dismemberment (AD&D) insurance pays a pre-determined amount to your beneficiaries in the event of your death in an accident (for example, an automobile accident). The insurance pays lesser amounts to you or your beneficiaries for various types of accidental injuries that result in the loss of limbs, speech or hearing. The chart at right outlines your coverage options at a glance.

Coverage type	Coverage options	Additional information															
Basic Term Life	<ul style="list-style-type: none"> One times base compensation \$50,000 maximum coverage 	<ul style="list-style-type: none"> University-paid (no enrollment required) Coverage reduces to 65 percent at age 65 and 50 percent at age 70 															
Basic Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none"> \$10,000 	<ul style="list-style-type: none"> University-paid (no enrollment required) 															
Group Universal Life (GUL) or Variable Group Universal Life (VGUL)	One, two, three, four or five times base compensation	<ul style="list-style-type: none"> Maximum coverage is \$2,500,000 Eligibility for GUL or VGUL is determined by your base compensation 															
Dependent Term Life	<table border="1"> <thead> <tr> <th></th> <th>Spouse/RDP</th> <th>Child</th> </tr> </thead> <tbody> <tr> <td>Option 1:</td> <td>\$5,000</td> <td>\$5,000</td> </tr> <tr> <td>Option 2:</td> <td>\$10,000</td> <td>\$10,000</td> </tr> <tr> <td>Option 3:</td> <td>\$20,000</td> <td>\$20,000</td> </tr> <tr> <td>Option 4:</td> <td>\$50,000</td> <td>\$25,000</td> </tr> </tbody> </table>		Spouse/RDP	Child	Option 1:	\$5,000	\$5,000	Option 2:	\$10,000	\$10,000	Option 3:	\$20,000	\$20,000	Option 4:	\$50,000	\$25,000	<ul style="list-style-type: none"> A spouse/registered domestic partner (RDP) is not eligible for coverage if he or she is a benefits-eligible USC employee Children are eligible from live birth to age 26
	Spouse/RDP	Child															
Option 1:	\$5,000	\$5,000															
Option 2:	\$10,000	\$10,000															
Option 3:	\$20,000	\$20,000															
Option 4:	\$50,000	\$25,000															
Voluntary AD&D	<p>Faculty/Staff Member Plan</p> <ul style="list-style-type: none"> 25,000 increments up to \$500,000 <p>Family Plan</p> <ul style="list-style-type: none"> Spouse/RDP (with children): 50 percent Spouse/RDP (no children): 60 percent Each child (with spouse/RDP): 20 percent Each child (no spouse/RDP): 25 percent 	<ul style="list-style-type: none"> Family plan provides dependent AD&D coverage as a percentage of the amount you elect Age reductions begin at age 70 															

Everyone’s life insurance needs are unique, and they depend on your financial situation and specific circumstances at this point in your life. Visit Minnesota Life’s interactive online **insurance needs calculator** to estimate how much insurance you may need. You may enroll or make changes at any time,

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but you must be actively at work, and Evidence of Insurability (EOI) may be required for coverage elected after your initial eligibility period. Enroll within 60 days of hire to avoid EOI; coverage begins the first of the month after enrollment.

Manage your life insurance benefit online

Minnesota Life provides a secure website, www.LifeBenefits.com, where you may enroll and manage your life insurance benefit. Use the LifeBenefits website to:

- View additional information about your life insurance plan, including coverage amounts and premiums
- Enroll for coverage and submit Evidence of Insurability (EOI) requirements
- Designate your beneficiary
- Make changes to your coverage and account information
- Manage your cash accumulation account
- Use a variety of online resources to help with life insurance decisions

Use the following user ID and initial password to access the LifeBenefits website:

User ID: Enter **USC** followed by your 7-digit employee ID number

Password: Enter your eight-digit date of birth followed by the last four digits of your Social Security number

LifeSuite Services

As an insured under the university-paid basic plan, you and your dependents have access to the following tools and resources.

- **Legal Services** – Ceridian provides faculty, staff and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact Ceridian at 1-866-538-1810 or visit www.LifeWorks.com (user name: *will* password: *preparation*).
- **Travel Assistance Services** – Global Rescue provides 24-hour travel assistance, emergency medical and security transport services, and pre-travel resources to faculty and staff covered

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under the group life insurance plan. Dependents covered under the group life plan may also access the services. Global Rescue's services are available when traveling for business or pleasure 100 or more miles away from home. Contact Global Rescue at **1-855-516-5433** (toll free U.S. and Canada), **+1-617-426-6603** (international), or visit **www.LifeBenefits.com/travel**.

- **Legacy Planning Services** – Active and retired faculty, staff and their dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at **www.LegacyPlanningServices.com**.
- **Beneficiary Financial Counseling** – Beneficiaries who receive at least \$25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP (PwC).

Questions?

Contact Minnesota Life Customer Service at **1-800-843-8358** or email **LifeBenefits@securian.com**.

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Education

Tuition Assistance

USC's tuition assistance program allows eligible faculty and staff to obtain or finish a degree, or take job-related coursework, tuition-free. Eligible spouses and registered domestic partners may also obtain or finish a degree at a reduced rate; eligible children may obtain free tuition. Tuition assistance is strictly limited to tuition payments and thus does not cover room and board, books, or other fees. Some types of tuition assistance are taxable income. The university's tuition assistance program underwent some changes in 2011; see the Tuition Assistance Benefit Program Document on the Benefits website for complete information regarding eligibility and requirements.

Be aware that **tuition assistance eligibility does not guarantee the student admission to the university**. The prospective student must formally apply for university admission through the standard USC admissions process. An employee must be eligible for tuition assistance (i.e., met any waiting period requirement, etc.) on or before the first day of classes in the semester for which application is made.

Contact Benefits as far in advance as possible for assistance with determining the forms you need to apply for tuition assistance, any tax forms you may need to complete, and the documentation required for establishing dependent relationships. You must complete the appropriate forms before the registrar's settlement deadline for the semester or summer session.

Tuition Exchange

Children who are eligible for tuition assistance are also eligible to compete for scholarships in the Tuition Exchange program, which is not a benefit program but a selective and competitive scholarship program that allows the children to obtain their degrees from other institutions at greatly reduced cost. Tuition Exchange is a nonprofit association of 600+ schools, of which USC is a member, that administers this reciprocal scholarship program for children of eligible employees at participating institutions. The scholarships generally cover approximately 75% to 100% of tuition costs; a few member schools may also cover some other costs (i.e., housing, etc.). Scholarships are primarily for undergraduate study for students seeking their first bachelor's degree. A complete listing of participating institutions is available at www.tuitionexchange.org.

USC's Tuition Exchange scholarships will be awarded for eight semesters, renewed each year dependent upon satisfactory academic progress and good conduct. Units used under the Tuition Exchange scholarship program count against unit maximums allowed under the tuition assistance program. Scholarships are awarded based on policies set by each member institution. Each year the Tuition

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Exchange national office establishes a minimum dollar value that every participating institution must provide.

Eligible employees who wish to participate in the program should carefully review the [Tuition Exchange website](#), then submit a Tuition Exchange application prior to October 1 of their child's senior year in high school (or the year before their anticipated fall semester matriculation). Applications are available [here](#) or from the Tuition Exchange liaison in JHH 101. The liaison may also be contacted at (213) 740-5568 or (213) 740-6963. **In addition, participating students must apply for admission through the normal admission process at the institution where they wish to attend.**

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Life Enrichment

Fitness Options

USC employees can enjoy low-cost fitness club benefits at our own Lyon Center at UPC, or at the HSC Fitness Center in the new Soto Street Building.

USC Recreational Sports offers membership packages at both centers; at UPC, that includes access to the Center and the McDonald's Swim Stadium, which features two outdoor heated pools. The Lyon Center boasts gyms for basketball, volleyball and badminton; two fitness centers; climbing wall; racquetball and squash courts; group exercise, yoga, step, Pilates and SCycling classes; sauna and Jacuzzi; massage therapy and wellness sessions; intramural sports, leagues and tournaments; outdoor adventure rentals; and martial arts. The new HSC Fitness Center offers personal training, group sessions including yoga, aerobics and Pilates, intramural sports, a huge variety of cardiovascular and fitness equipment, a lighted outdoor basketball court, and a full-service café. For more detailed information, see <http://sait.usc.edu/Recsports/>.

Professional Development

USC Professional Development offers employees on-the-job learning resources and programs, including lynda.com, an online training system offering a vast array of free training programs literally at your fingertips. Nearly 1,000 video-based technology courses are literally at your fingertips covering everything from web design to digital video to social networking, and much more. See <http://www.usc.edu/its/lynda/> for details.

Ticket Office

The USC Ticket Office (<http://www.usc.edu/bus-affairs/ticketoffice/>) offers discounts on everything from USC sporting events to Broadway shows! Discounts are also available for local movie theater chains and the big amusement parks.

Bookstores

Discounts on Trojan gear and other items are offered to employees at the USC Bookstores (<http://www.uscbookstore.com/>).

Transportation and Commuting

USC Transportation offers discounted public transit passes, and parking permits, on a pretax basis. Other commuting options include USC vanpools and carpool assistance through Zimride. Rental car discounts and Zipcar rentals are also available. The USC trams provide service in, around, and between campuses, Benefits programs are subject to change at any time by the university, at its discretion, without prior notice or liability, to the extent permitted under applicable law. In the event of a discrepancy between the benefits and limitations described on this website and a plan document or collective bargaining agreement, the terms of the plan document or collective bargaining agreement will govern. Employees of other entities that have entered into agreements with the University of Southern California to provide payrolling service are subject to the policies and procedures adopted by their employer.

and to and from Union Station. Employees may also use the USC gas station. See the USC Transportation website at <http://transportation.usc.edu/transit/transit.aspx> for detailed information on all these options.

Broadening Horizons

Working at a world-class university, you are guaranteed access to a wide variety of lectures, screenings, plays, concerts, dance performances, art exhibits, and more. The USC Arts & Events calendar at <http://web-app.usc.edu/ws/ea2/calendar/32> keeps you posted on many such offerings, and admission is often free or discounted for employees. Staff and faculty also have free access to the university's extensive library system. Visit the USC Libraries website at <http://www.usc.edu/libraries/> for information on how to obtain your library card.

Healthy Trojans

USC offers a wide variety of programs and services related to employee wellness at our Healthy Trojans website at <http://wellness.usc.edu/>, which is designed to provide the Trojan family with helpful information on policies, activities and resources related to work/family balance, physical wellness, emotional and social well-being, community service, spirituality, and more.

USCeTV

USC employees have their own TV network, featuring staff profiles and stories, benefits information, and more. It's called USCeTV, and it can be viewed in both the Benefits office at UPC (CUB, 2nd floor) or in the Soto building at HSC. You can also watch at our website at www.usc.edu/uscetv.

USCard

Your employee ID card doubles as a convenient payment method for many on-campus vendors. See the USCard website at http://www.usc.edu/bus-affairs/admin_serv/uscard_serv/ for details. In addition, showing your USC ID may net you discounts at various museums, eateries and other businesses around campus (at the posh L.A. Athletic Club, it nets you a hotel room discount). Don't be afraid to ask if they have a USC discount!

Center for Work and Family Life

For over 30 years, the USC Center for Work and Family Life (CWFL) has been a one-stop destination dedicated to helping employees maintain a balance between their personal and professional lives.

Among the many services the CWFL provides, the employee assistance program offers confidential short-term counseling, coaching and consultation to all active and retired USC employees and their

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dependent family members. Professionally trained and licensed staff is available to provide help on a wide range of issues.

CWFL services are a benefit of employment and are offered at no charge to all benefits-eligible employees. Prospective employees may also contact CWFL to inquire about services and policies.

The CWFL focuses on three key areas of support:

- Faculty and Staff Assistance Services
- Faculty, Management and Departmental Consultation
- Work/Life and Health Promotion Programs

Detailed information about all these services is available at the CWFL website at www.usc.edu/programs/cwfl/, where you can also find contact and location information (CWFL has offices at both UPC and HSC).

All information regarding your use of our services is kept strictly confidential, with the rare exception when disclosure is required by law. The center goes to great lengths to maintain your right to privacy. No information on your use of the center is ever placed in university or departmental files. Utilization of our services will in no way jeopardize your job security or opportunities for promotion. The center's records are maintained as part of appropriate clinical practice and for internal statistical purposes only.

Child Care

USC offers university-subsidized, high-quality child care programs for benefits-eligible employees at facilities adjacent to both the UPC and HSC. The programs accommodate children from six weeks to five years of age, and are licensed by the state of California and accredited by the National Association for the Education of Young Children (NAEYC). Fees are based on the age of the child and the number of days enrolled.

The child care centers plan caregiver staffing levels to meet accreditation guidelines, which are more stringent than state licensing requirements. For example, the state requires a 1:4 ratio for infant care, but the NAEYC guideline is 1:3.

Teachers undergo a rigorous screening and interview process, and are required to complete a minimum number of college units in early childhood education. Many teachers have or are working toward bachelor's degrees.

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On a day-to-day basis, teachers plan a loosely-structured curriculum that allows plenty of flexibility for child-initiated learning experiences. Activities are designed to meet each child's emotional, social, cognitive and physical needs. Developmentally-appropriate and play-based learning is emphasized, and includes a substantial amount of outdoor time. Parents are encouraged to participate at any time.

The older infant, toddler and preschool programs at both centers serve breakfast, lunch and an afternoon snack. Weekly menus are posted ahead of time, and on the child care website at www.usc.edu/childcare.

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Because of the high demand for quality child care, there may be a wait list, so contact the center of your choice as soon as you know you will need care. The centers may also be able to provide links to other child care sources, as well as answer your questions about group care situations offered in various communities.

Neighborhood Homeownership Program

USC is dedicated to building and enhancing relationships with the neighborhoods that surround our campuses. And what better way to support the surrounding communities than to work, shop and live in them? (Plus commuting is a breeze!) USC's Neighborhood Homeownership Program encourages benefits-eligible employees to purchase and occupy homes in the neighborhoods surrounding UPC and HSC. Employees may receive monthly payments totaling up to \$50,000 over a seven-year period for eligible homes.

Qualifying properties include single-family homes, townhomes or condominiums in defined areas around UPC and HSC. (See maps below.) Detailed information on this and other programs is available at the Real Estate & Asset Management website at <http://re.usc.edu/housing/nhp/>.

University Park campus



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Eligible home purchases near UPC fall within the boundaries defined by **Western Avenue** to the west, the **Santa Monica Freeway** to the north, the **Harbor Freeway** to the east, and **Vernon Avenue** to the south.

Health Sciences campus

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Eligible home purchases near HSC fall within the boundaries defined by the **Golden State Freeway** to the west, **Broadway** to the north, **Indiana Street** to the east, and **Cesar Chavez Avenue (Brooklyn Avenue)** to the south.

Good Neighbors

The USC Good Neighbors campaign (<http://communities.usc.edu/gnc/>) offers employees, students, alumni and friends of the university an opportunity to make donations benefitting the communities that surround USC's campuses. In recent years the program has directed more than \$1 million annually to health care, tutoring, legal help, arts education, sports, and safety initiatives for local families. All employees can take advantage of the opportunity to easily donate to this campaign through payroll deduction.

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Disability, Paid Family Leave, Workers' Compensation, Unemployment

Disability

California state law requires that all employees be provided with disability benefit insurance. Disability benefits replace part of your income if an injury or illness prevents you from working.

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New employees are automatically enrolled in the USC Basic Disability Plan, which mirrors the California State Disability plan. You also can choose to decline enrollment in the USC plan and enroll in the state disability plan instead—forms are available at capsnet.usc.edu or from the USC Disability Office. Either way, your coverage begins the first day of employment.

After 12 months of full-time, active employment, benefits-eligible employees are also eligible for the USC Supplemental Disability Plan. The Supplemental Plan provides benefits at a higher percentage of your pay for a period up to 52 weeks. In addition, USC pays for long-term disability for all employees enrolled in the Supplemental Disability Plan. You can enroll in Supplemental Disability on eTrac.

Both the Basic and Supplemental Plans require an employee contribution, which is paid through payroll reduction (in pre-tax dollars). The state determines the annual state rate. USC determines the annual basic and supplemental rate. All rates are subject to change at any time.

You can change your disability plan during open enrollment.

If you have a disabling illness or injury, first notify your supervisor and home department coordinator. To file a claim for benefits, participants in the USC disability plans must call the university's disability administrator (Sedgwick CMS) at **(800) 495-2315** between the hours of 6am and 4:45pm Pacific time. Participants in the state disability plan must contact the California Employment Development Department nearest their home (http://www.edd.ca.gov/Disability/Contact_SDI.htm#bylocation). Your disability must be medically certified and you must file a claim with the disability administrator to collect benefits.

Questions? More information about USC disability plans is available at capsnet.usc.edu/DIS/Index.cfm or by calling the USC Disability Office at **(213) 740-5875**.

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How Disability Benefit Payments Work

Disability Plan	Benefit amount	Duration
USC Basic	70% of weekly gross pay up to a maximum determined by USC	maximum of 52 weeks
USC Supplemental	100% of weekly gross pay	One week for each year of employment up to a maximum of 10 weeks
	80% of weekly gross pay	For remainder of 52 weeks
USC Long Term	70% of monthly gross pay	Until age 65

Maximum Duration Of Benefit

Age at Onset of Disability	Duration of Benefits
61 or younger	Attainment of age 65
62 but not yet 63	3 years and 6 months
63 but not yet 65	3 years
64 but not yet 65	2 years and 6 months
65 but not yet 66	2 years
66 but not yet 67	1 year and 9 months
67 but not yet 68	1 year and 6 months
68 but not yet 69	1 year and 3 months
69 or older	1 year

Paid Family Leave

Paid Family Leave (PFL) insurance is a state-mandated program that provides compensation for a period of up to six weeks (after a seven-day waiting period) for individuals who take time off of work to care for a seriously ill child, spouse, parent, or domestic partner (as defined by Section 297 of the California Family Code), or to bond with a new child due to birth, adoption, or foster care placement. By law, all employees participate in the program and are automatically enrolled the first day of employment; your contribution to PFL is included in your contribution to USC's Basic Disability Plan. The state determines the annual rate and benefit amounts.

If you need time off to care for a seriously ill family member or bond with a new child (subject to the definitions above), first notify your supervisor and home department coordinator. To file a claim, call Sedgwick CMS at **(800) 495-2315** between the hours of 6 a.m. and 4:45 p.m. Pacific time. Your claim for benefits will be taken over the phone. The disability of the seriously ill relative must be medically

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certified and you must file a claim with the plan administrator to collect benefits. The benefit payments are limited to six weeks in any 12-month period and will not be paid if you are receiving disability, unemployment compensation, workers' compensation or wages.

More information about PFL is available by calling the USC Disability Office at **(213) 740-5875**, or at capsnet.usc.edu/paidfamilyleave/index.cfm. The website helps explain how benefits under PFL relate to unpaid leave and job protection in relation to the federal Family Care Medical Leave and state California Family Rights Act.

Workers' Compensation

Workers' Compensation is a state-mandated program to provide wage reimbursement for employees who become injured or ill while in the course and scope of their employment. Workers' Compensation benefit payments may begin the fourth day of disability. All employees are automatically eligible the first day of employment. You must be medically certified by a physician within the USC Medical Provider Network (MPN) to receive benefits, and all medical bills will be paid by the university. If you decide to treat with a provider outside of the MPN, USC is not required to pay for the treatment.

If you have a workplace injury, report it your supervisor immediately. Your home department coordinator or supervisor submit an online Supervisor's Report of Incident to the Workers' Compensation department. If you or your supervisor have questions regarding the process, call **(213) 740-6205**.

Unemployment

Unemployment insurance provides benefit payments to eligible workers who are unemployed through no fault of their own (as determined under state law). The university pays the entire cost of this insurance, which covers all employees.

Benefit payments are made by the state's Employment Development Department. The state determines the amount of the payments based on the worker's income while employed—the highest quarter earnings in the 12 months preceding the claim. For claims filed after January 1, 2006, the maximum weekly benefit is \$450 based on highest quarter earnings of \$11,700 or more.

If you separate from university employment and wish to collect unemployment benefits, you must contact the California Employment Development Department.

Questions about unemployment insurance coverage? Call USC Risk Management at **(213) 740-6203**. Information about how to file a claim and the benefit payment schedule is available on the California Employment Development Department website at www.edd.ca.gov.

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Social Security

Social Security is a federal benefit program funded by taxes on employees and their employers. Social Security and Medicare taxes are withheld from your paycheck and the university matches that amount, sends those taxes to the Internal Revenue Service, and reports your earnings to the Social Security Administration.

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Benefits are paid primarily during retirement and are meant to supplement other income you have from pension plans, savings and investments. Your Social Security benefit is a percentage of your earnings, averaged over most of your working lifetime. Social Security also provides benefits for disabled workers and their dependents, and benefits for the surviving dependents of a worker who dies. The Medicare program provides health insurance for American citizens and permanent residents over age 65 who work for at least 10 years in Medicare-covered employment, and their spouses.

All employees, with the exception of those claiming student status or holding certain types of visas, pay Social Security (also known as FICA-OASDI or Federally Insured Contributions Act – Old Age, Survivor and Dependent Insurance) and Medicare (FICA-Medicare) taxes through payroll deduction.

The employee and the employer share of FICA-OASDI is based on a percentage up to the annual wage base limit, while the employee and employer share of FICA-Medicare is based on a percentage of all compensation.

Social Security taxes are automatically deducted from your paycheck. Make sure the name under which your earnings are reported is the same as the name on your Social Security card. The Social Security Administration sends annual statements to those working in Social Security-covered employment who are over age 25. You can request the statement online at any age, or contact university payroll at www.usc.edu/payroll.

Questions about the amount of Social Security taxes withheld from your paycheck should be directed to your home department coordinator. For other questions, visit the Social Security Administration website at <http://www.ssa.gov/>, which includes information about when you can draw Social Security benefits and how to estimate your retirement benefits, including a benefit calculator that lets you use different parameters and assumptions about when you will stop working, your earnings projections, etc.

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Hospital Union Employee Benefits

Hospital employees represented by CNA and NUHW have different medical, dental, vision, education, and insurance plans than non-union USC employees. Cancer expense protection is not provided. NUHW employees also have a different retirement plan.

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MEDICAL

CNA

Full-time (at least 32 hours a week) and part-time (at least 24 hours a week) staff can choose from two preferred provider organizations (PPOs) or a health maintenance organization (HMO), all of which are offered through Anthem Blue Cross. Prescription drug benefits are included. Whichever plan you select, you'll have access to a nationwide network of hospitals and physicians, emergency care whenever and wherever you need it, online tools to manage your benefits and your health, and access to a 24/7 NurseLine for health advice at (800) 977-0027. You also will have coverage for childhood vaccinations, routine physical exams and important preventive screenings to help you and your family stay healthy.

No matter which medical plan you choose, you will pay the same amount for your prescription drugs after a \$25 deductible. If a prescription is filled at a retail pharmacy in the network, your copayment is \$10 for generics, \$25 for brand-name prescriptions and \$45 for non-formulary drugs. If you choose the mail-order option you can save even more – you will receive a three-month supply with the following copayments: \$25 for generics, \$63 for brand-name prescriptions and \$100 for non-formulary drugs. For more information on the prescription plan call (800) 700-2541.

For additional help in choosing your medical and vision coverage, visit the websites of the health plans or pick up detailed brochures about each plan from Benefits. You may wish to use those resources to compare the availability of physicians or physician groups in your area before choosing a health plan. Once you have chosen your health plan, customer service representatives from your health plan are available by telephone to answer your questions. Coverage begins on your 31st day as a benefits-eligible employee provided you have enrolled.

MyChoice HMO

Anthem's HMO plan is a type of health care coverage that coordinates services with you, a medical group or independent practice association, and a primary care physician. With this type of coverage, you generally pay no deductible and can access a broad range of medical services and wellness programs at a low copayment or co-insurance. Under certain limited circumstances, you and your enrolled dependents can access care when traveling outside your state, as well as internationally.

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A current directory of doctors, hospitals and other health care providers is available by calling (800) 227-3613.

MyChoice PPO

USC offers two types of PPOs, both of which give you flexibility to choose your physician or hospital, including physicians outside the network. You can reduce your out-of-pocket costs substantially by choosing providers within the network. With a PPO, you have the freedom to go directly to network specialists without taking the extra step of visiting your primary care physician first. When you travel outside of Anthem's California service area, you can tap into the benefits of the BlueCard program, which provides nationwide coverage. A current directory of doctors, hospitals and other health care providers is available by calling (800) 759-3030.

The primary difference between the two PPO plans – MyChoice 800 and MyChoice 200 – is that with the MyChoice 800 plan, you have a lower monthly contribution but a higher deductible and higher out-of-pocket maximum.

NUHW

Under negotiation at this time – old SEIU benefits being honored.

DENTAL

Dental plans pay a large portion of dental care costs for you and your family. Under the CIGNA Dental plan, you can see any dentist you choose, but you will save money by staying within the network. Full- and part-time staff may choose from two plan options: the lower-cost preventive plan and the higher-cost comprehensive plan.

You pay no deductible under the preventive plan, which provides 100% coverage for in-network preventive care, including oral exams, cleanings, bitewing, full-mouth X-rays and child fluoride treatment. No other dental services are covered.

The comprehensive plan charges no deductible for any of the services provided by the preventive plan, but you pay a \$25 in-network deductible and a \$50 out-of-network deductible (maximum combined deductible \$50) per person for other services. The plan pays 80% after the deductible for basic dentistry (endodontia, periodontia and oral surgery) and 50% after deductible for major work (bridges, dentures, crown replacements and child orthodontia). The annual maximum benefit is \$1200 (with a \$1000 per-child lifetime orthodontia maximum).

Coverage begins on your 31st day as a benefits-eligible employee provided you have enrolled. For more information, call (800) 244-6224. Brochures are available from Benefits.

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VISION

Through the Vision Service Plan (VSP) you may see any provider, but you can save money by using providers in the VSP network, which includes thousands of optometrists.

If you use a network provider, the plan covers an eye exam every year with a \$10 copay. It also covers corrective lenses each year with a \$15 copay, and one pair of eyeglass frames every 24 months up to a \$170 allowance, plus a 20% discount on any amounts exceeding the retail frame allowance. If you prefer contact lenses, you may elect to receive a \$150 allowance in lieu of frames and lenses once per calendar year. If contacts are medically necessary, you will only pay a \$20 copay. VSP has arranged for members to receive laser eye surgery, using wavefront technology only, at a discounted fee through in-network providers. The maximum fee you will pay is \$1500 per eye for PRK, \$1800 per eye for LASIK and \$2300 per eye for Custom LASIK.

If you choose an out-of-network provider, you are eligible for reimbursement of up to \$45 for an annual exam, \$45 for single-vision lenses, \$65 for lined bifocals, \$85 for lined trifocals and \$125 for lenticular. Polycarbonate lenses for children are not covered. Frames are reimbursed up to \$55, elective contacts are reimbursed up to \$150 in lieu of frames and lenses, and medically necessary contacts are reimbursed up to \$210. No laser eye surgery is reimbursable if performed by an out-of-network provider.

EDUCATION

Employees represented by CNA may access USC's Tuition Assistance (for themselves and their qualified dependents) and Tuition Exchange programs (qualified children only). CNA employees also qualify for job related tuition reimbursement for themselves.

NUHW employees qualify for job related tuition reimbursement.

CNA

Tuition reimbursement

CNA members are entitled to USC's regular tuition benefits, but regular full-time and part-time 1 registered nurses who have completed at least one year of continuous service at Keck Medical Center of USC are also entitled to tuition reimbursement of up to \$2000 (full-time) or \$1000 (part-time 1) for job-related college coursework or degree programs offered by recognized, nationally-accredited educational institutions.

Under this program, courses must result in the award of college credits, and coursework must be approved in writing by the department head/director and the HR representative at least 30 days prior to the start of the course. Employees must remain employed throughout the duration of the course to be Benefits programs are subject to change at any time by the university, at its discretion, without prior notice or liability, to the extent permitted under applicable law. In the event of a discrepancy between the benefits and limitations described on this website and a plan document or collective bargaining agreement, the terms of the plan document or collective bargaining agreement will govern. Employees of other entities that have entered into agreements with the University of Southern California to provide payrolling service are subject to the policies and procedures adopted by their employer.

eligible for reimbursement, and documentation of successful course completion with a minimum grade of “C” or equivalent, and associated receipts, must be submitted within two months of completion to the Education Department. Reimbursement may be used toward tuition, textbooks, and fees (class, enrollment, test, lab).

Paid education time

Registered nurses will receive their base rate of pay for all in-service meetings designated by the university as mandatory.

After one year of employment at Keck Medical Center of USC, regular full-time and part-time 1 registered nurses will receive their base rate of pay for the following educational activities:

- Courses required to retain current position (except where required for licensure or renewal)
- Home study for job-related .edu courses
- Educational seminars approved in writing by director
- At University Hospital, up to 18 hours of relevant courses approved in writing by director for full-time nurses; up to 9 hours for part-time 1
- At Norris Hospital, up to 20 hours of relevant courses approved in writing by director for full-time nurses; up to 10 hours for part-time 1

Travel time to and from such courses will be paid in accordance with federal and state wage and hour laws. Education time is not considered time worked for the purposes of overtime or premium pay.

Specialty training programs

USC will provide specialty training programs at no cost to eligible registered nurses. However, if an RN leaves the employ of Keck Medical Center of USC within two years of participation, reimbursement of the cost of the program is required.

Preceptor training course

The preceptor training course will continue and opportunities to participate will be posted and not unreasonably denied.

INSURANCE

Life and AD&D Insurance

Hospital union employees who are working full time (regularly scheduled for at least 32 hours per week) are eligible for university-paid basic life insurance and accidental death and dismemberment (AD&D) Benefits programs are subject to change at any time by the university, at its discretion, without prior notice or liability, to the extent permitted under applicable law. In the event of a discrepancy between the benefits and limitations described on this website and a plan document or collective bargaining agreement, the terms of the plan document or collective bargaining agreement will govern. Employees of other entities that have entered into agreements with the University of Southern California to provide payrolling service are subject to the policies and procedures adopted by their employer.

insurance provided through Unum. Life insurance pays a pre-determined amount to your beneficiaries in the event of your death; AD&D pays a pre-determined amount in the event of your death in an accident (for example, an auto collision). AD&D pays lesser amounts to you or your beneficiaries for various types of accidental injuries that result in the loss of limbs, sight, speech or hearing.

Full-time and part-time employees (regularly scheduled to work at least 24 hours per week) are eligible to purchase additional life and AD&D insurance for themselves and their eligible dependents. You must enroll within 60 days of hire, and coverage begins on the 31st day as a benefits-eligible employee.

You can change your additional life insurance anytime; you must wait for open enrollment or a status change to alter your AD&D.

USC pays the entire cost of basic term life insurance for full-time employees (at least 32 hours a week) equal to your annual base pay, up to a maximum of \$50,000. The cost of voluntary insurance (which is also available to part-time employees working at least 24 hours a week) is based on your age and other underwriting criteria, as well as the amount of additional coverage you choose. Coverage for all dependents (at least 14 days old) is available for a flat rate.

Eligible employees must be actively at work to purchase supplemental life insurance. Participants under the age of 60 who become totally disabled for at least nine consecutive months may file a claim with Unum to have life insurance premiums waived during their disability. The participant must file the premium waiver claim during the first 12 months of his or her disability.

Unum life insurance can be changed or cancelled at any time (not just open enrollment). For more information, contact Benefits for detailed brochures.

For AD&D insurance, USC pays for 1x annual salary up to \$50,000 in basic accident coverage for full-time benefits-eligible employees. Coverage is automatic, but you do need to designate a beneficiary. Forms are available from Benefits. A person insured as an employee may not also be covered as a dependent of another employee. Benefit amounts paid for accidental death or injury to covered dependents are a percentage of the insured employee's coverage. Benefit payments progressively decline for employees over age 70 and their covered dependents.

AD&D can only be changed during open enrollment or within 30 days of a status change. Contact Benefits for detailed brochures.

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LONG TERM CARE

The USC Long Term Care Insurance Plan is closed to new entrants. If you are already a John Hancock participant and have questions, contact John Hancock customer service at (888) 524-6167. A new long term care provider will be announced in early summer.

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FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSAs) allow you to save on your taxes by letting you pay for certain health and dependent care expenses with pre-tax dollars. When you set aside amounts in FSAs and draw on them only for qualifying expenses, you never pay federal, state, or Social Security tax on that set-aside amount. USC offers two types of accounts through WageWorks—the health care FSA and the dependent care FSA. Pre-tax contributions will be deducted over the full 12-month calendar year (except for faculty who have opted to receive their base pay over a 9-, 10-, or 11-month cycle). See the Flexible Spending Accounts section of this document for more information.

RETIREMENT

For employees represented by NUHW, your retirement account is managed by Fidelity Investments. USC matches 100% of your before-tax or Roth contributions up to a maximum of 3% of your eligible compensation following the end of each calendar year, if you are employed on the last day of that year. Vesting is immediate; the university's matching contributions vest on a sliding scale, with full vesting at five or more years of service in which you complete 1000 hours or more in each plan year. Your contributions begin with the pay period following enrollment.

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Changing Your Benefits

Open enrollment

Some benefits can be changed at any time. The following, however, can only be changed during open enrollment, or when you have a “life event” status change (see below):

- Medical, vision and dental plans
- Accidental death and dismemberment insurance
- Disability plans
- Flexible spending accounts

Open enrollment takes place during a designated time period, usually in November. The exact dates vary from year to year; all employees are notified of each year’s open enrollment dates. The changes you make during open enrollment take effect on January 1.

During open enrollment, benefit fairs are held on both the University Park and Health Sciences campuses, with benefits representatives and vendors available to answer your questions about your many options.

Life events

When your life changes, sometimes your benefits need to change, too. The following life events or status changes qualify for benefit changes – although the benefit changes must be consistent with the life event. See the benefits website for more information on these life events:

- Birth of a child
- Adoption (or placement for adoption) of a child or court-approved legal guardianship
- Child is turning 13
- Child is turning 26, or I wish to remove him/her from coverage
- Marriage
- Registration of a domestic partnership
- Legal separation
- Divorce or annulment
- Termination or dissolution of registered domestic partnership
- Change in employment status or reduction in number of hours worked
- Change in insurance coverage (such as loss of a dependent’s insurance coverage)
- Change in health insurance eligibility due to relocation of residence or workplace
- Death of a loved one

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- Accidental death of a loved one
- Death of USC employee
- Accidental death of USC employee

You must initiate benefit changes on eTrac or contact Benefits within 30 days of the qualifying life event, or you will have to wait until the next open enrollment to make your changes. Page | 52

Using eTrac to make changes

You initiate changes to your benefits via eTrac. When you make a change that requires verification (such as adding a dependent), you will receive an email with instructions on how to verify.

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Vendor Directory

MEDICAL

USC Network Medical Plan

www.usc.edu/go/uscnetwork

(213) 740-0035

Claim, eligibility and plan coverage questions

HealthComp

www.healthcomp.com

(855)SC-PLANS (855-727-5267)

Pharmacy participation and prescription questions

CVS Caremark

www.caremark.com

(877) 807-7341

Medical prior authorizations

WellPoint

(800) 274-7767

To find a USC Care Medical Group physician (Tier 1)

www.doctorsofusc.com

(800) 872-2273

To find an Anthem Blue Cross Prudent Buyer (in CA) or BlueCard (out of state) provider (Tier 2)

www.anthem.com/ca

Kaiser Permanente

www.kaiserpermanente.org

(800) 464-4000 or (800) 788-0616 en Español

CaliforniaCare

www.anthem.com/ca

(800) 888-8288

UnitedHealthcare SignatureValue

www.uhcwest.com

(800) 624-8822 or (800) 442-8833 [TDD]

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CIGNA (hospital union)

www.mycigna.com
(800) 244-6224

John Hancock (long term care)

usc.jhancock.com (username: usc; password: mybenefit)
(888) 524-6167

AFLAC (cancer expense protection)

(800) 992-3522

DENTAL

Delta Dental PPO

www.deltadentalins.com
(888) 335-8227

United Concordia

www.ucci.com
(800) 937-6432

VISION

Vision Service Plan (Choice Network)

www.vsp.com
(800) 877-7195

FLEXIBLE SPENDING ACCOUNTS

WageWorks

www.wageworks.com
(877) 924-3967

DISABILITY

USC Disability

capsnet.usc.edu/DIS/
(213) 740-5875

Plan administrator

Sedgwick CMS
www.sedgwickcms.com
(800) 495-2315

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INSURANCE

Global Rescue (travel assistance)

www.LifeBenefits.com/travel

(855) 516-5433 (U.S. & Canada) or (617) 426-6603 (international)

Hyatt Legal (legal services)

info.legalplans.com

(800) 821-6400

Minnesota Life (AD&D, business travel, life insurance)

www.lifebenefits.com

(866) 293-6047

Travelers Insurance (vehicle, homeowner, renter, personal property)

capsnet.usc.edu/Risk/index.cfm

(800) 890-4840

UNUM (AD&D, life insurance)

Website : www.unum.com

Phone - General questions: 1-800-421-0344

Life/AD&D Claims – 800-445-0402

Tax Unit – 800-845-2290

RETIREMENT

Fidelity Investments

plan.fidelity.com/usc.rsp

(800) 343-0860

Prudential Retirement

www.uscpru.com

(800) 458-6333

TIAA-CREF

www.tiaa-cref.org

(800) 842-2776

Vanguard

www.vanguard-education.com/usc

(800) 523-1188

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BANKING

USC Credit Union

www.usccreditunion.org

(213) 821-7100

Bank of America at Work™ program

www.bankofamerica.com/groupbanking/choices

(800) 782-2265

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	USC Network Medical Plan		CaliforniaCare	Kaiser Permanente	United HealthCare of California
	Tier 1	Tier 2	Tier 3	Non-Network	
	USC facility/facilities (Anthem Blue Cross/BlueCard for covered persons up to 26 years of age)		Anthem Blue Cross Prudent Buyer/BlueCard providers		
Annual deductible	None	None	None	None	None
Annual out of pocket maximum					
—Individual	\$1,000	\$2,500	\$10,000	\$1,500	\$2,000
—Family	\$3,000 (100% thereafter)	\$7,500 (100% thereafter)	\$30,000 (100% of UCR thereafter)	\$3,000	\$6,000
Lifetime maximum benefit	None	None	None	None	None
Office visits	You pay \$10	You pay \$20	You pay \$20	You pay \$25 primary care \$50 specialist	You pay \$25
Preventive care*	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Prescription drugs	If prescription is filled at a Network pharmacy, your copay for a 30-day supply is <ul style="list-style-type: none"> • For generic: \$10 • For brand when no generic available: 20% of cost, with a minimum of \$30; \$125 max copay • For brand when generic available: 50% of cost, with a minimum of \$30; no max copay • For specialty drugs: 50% of cost, with a minimum of \$100; \$200 max copay Mail service available on maintenance medications but copays are the same				
Maternity (doctor only)	Plan pays 90% You pay 10%	Plan pays 80% You pay 20%	Plan pays 50% of UCR You pay remainder of charges	You pay \$20 per office visit** You pay \$10 for prenatal care and first post-partum	You pay \$25 per office visit**
Well Baby Care	No charge	No charge	No charge	No charge	No charge
Emergency care	Not available	You pay \$100 copay (waived if admitted)	You pay \$100 copay, waived if directly admitted to hospital	You pay \$100 copay, waived if directly admitted to hospital	You pay \$50 copay, waived if directly admitted to hospital
Urgent Care Centers	Not available	You pay \$35 copay	You pay \$20 copay	You pay \$35 copay	You pay \$50 copay
Ambulance (ground)	Not available	Plan pays 80% You pay 20%	Plan pays 100%	You pay \$50	Plan pays 100%
Inpatient hospital expenses	All hospital admissions are subject to a Pre-Hospital Review Program. Benefits are reduced by 50% if program is not followed.				
—Skilled nursing facility	You pay \$100 per day copay (\$500 copay maximum per admission)	You pay \$150 per day copay (\$750 copay maximum per admission)	You pay \$200 per day copay (\$1,000 copay maximum per admission) plus all charges in excess of 50% UCR	You pay \$250 copay per admission	You pay \$250 copay per admission
—Surgery/doctor visits	Not available	You pay \$150 per day copay (\$750 copay maximum per admission), Limited to 100 days per calendar year regardless of cause	You pay \$200 per day copay (\$1,000 copay maximum per admission) plus 50% of remainder of charges Plan pays 50% of UCR	Plan pays 100%, up to 100 days per calendar year You pay \$250 copay per admission Plan pays 100%, up to 100 days consecutive calendar days from first treatment per disability	You pay \$200 copay per admission Plan pays 100%, up to 100 consecutive calendar days from first treatment per disability
† (following COBRA)	Plan pays 90% You pay 10%	Plan pays 80% You pay 20%	Plan pays 50% of UCR You pay remainder of charges	No charge	No charge

** Healthcare Partners Medical Group does not deliver at Huntington Memorial Hospital.

† Includes certain childhood immunizations, adult screenings and certain adult immunizations

	USC Network Medical Plan		CaliforniaCare	Kaiser Permanente	United HealthCare of California
Outpatient surgery expenses					
—Facility	You pay \$100 copay	You pay \$150 copay You pay \$200 copay; Plan pays 50% of UCR up to \$2,700 You pay remainder of charges	You pay \$250 copay	You pay \$100 copay	You pay \$50 copay
—Doctor	Plan pays 90% You pay 10%	Plan pays 80% You pay 20%	No charge	No charge	No charge
Blood, plasma	Plan pays 90% You pay 10%	Plan pays 80% You pay 20%	Plan pays 100%	Plan pays 100% if replaced	Plan pays 100%, autologous (self-donated) blood
Authorized home health care	Not available	Plan pays 80% You pay 20%	You pay \$20 per visit (limited to 100 visits per calendar year)	Plan pays 100% for up to 100 visits per calendar year	Plan pays 100% for up to 100 visits per calendar year
Durable medical equipment	Not available	Up to 100 visits per person each year	Plan pays 100% in most instances	Plan pays 100% in most instances	Plan pays 100% in most instances
Hospice care	Plan pays 100%	Plan pays 100% of UCR	Plan pays 100%	Plan pays 100%	Plan pays 100% with prognosis of life expectancy of one year or less
Mental health/substance abuse					
—In hospital	You pay \$100 per day copay (\$500 copay maximum per admission)	You pay \$150 per day copay (\$750 copay maximum per admission)	Mental health and substance abuse: You pay \$250 per admission (preauthorization required). You pay \$20 copay for physician hospital visits	Mental health: \$250 copay per admission Substance abuse: \$250 copay per admission Transitional residential recovery services: \$100 copay per admission	Mental health: \$250 copay per admission, not to exceed 30 days Severe Mental Illness (SMI) \$250 copay per admission: unlimited days
—Out of hospital	You pay \$10 copay	You pay \$20 copay	Mental health and substance abuse: You pay \$20 Pre-service review required after 12th visit	Mental health: You pay \$25 per visit and \$12 for group visits Substance abuse: \$25 per visit for individual therapy, \$12 for group	Mental health: \$25 copay up to 20 visits for crisis intervention per calendar year SMI: \$25 copay, unlimited visits Substance abuse: paid in full (preauthorization required)
Child immunizations	Plan pays 100% up to age 26	Plan pays 100% of UCR	No charge	No charge	No charge
Routine eye exams	Provided by Vision Service Plan (VSP). One eye exam every calendar year. VSP provider: \$10 copay. Non-VSP provider: Reimbursed up to \$45	Plan pays 100% of UCR (80% of UCR for covered person under 26 years of age) You pay remainder of charges	You pay \$20 per exam	You pay \$25 per exam	You pay \$25 per exam
Eyeglasses/contact lenses	Provided by Vision Service Plan (VSP Choice Network). Lenses every calendar year and one pair of frames every other calendar year VSP: Lenses and/or frames: \$15 copay; frames covered up to \$170 Non-VSP: Frames reimbursed up to \$55; lenses reimbursed from \$45 to \$125 Contact lenses (in lieu of lenses and frames): VSP and non-VSP; reimbursed up to \$150 Maximum you will pay for laser eye surgery with a VSP provider: \$1,500 per eye for PRK; \$1,800 per eye for LASIK; \$2,300 per eye for Custom LASIK. Non VSP: No benefit	Plan pays 100% of UCR	None	None	None
Coverage in foreign countries	Yes	Yes	Yes, full coverage for emergencies, subject to copays	Yes	Yes
Coordination with other plans	Yes	Yes	Yes	Yes	Yes
Convertible to individual policy if under 65†	No	No	Yes	Yes	Yes
Convertible to Medicare Supplement or Medicare Advantage at retirement	Yes, to USC Senior Care or other plans with Medicare Part A and B	Yes, to USC Senior Care or other plans with Medicare Part A and B	Yes, with Medicare A and B	Yes, with Medicare A and B	Yes, with Medicare A and B

† (following COBRA) UCR=Usual, customary and reasonable charges. **Healthcare Partners Medical Group does not deliver at Huntington Memorial Hospital. *Includes certain childhood immunizations, adult screenings and certain adult immunizations

2012 Employee Contributions

Employee

Coverage for the employee only.

Employee + adult

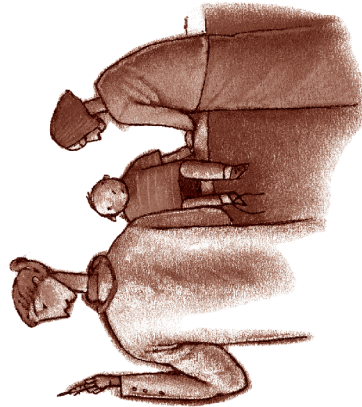
Coverage for the employee and his or her spouse or registered domestic partner.

Employee + child(ren)

Coverage for the employee and his or her children up to age 26 or eligible disabled children, regardless of age, if such incapacity existed immediately prior to the limiting age. In addition, USC Network Medical Plan also requires coverage under the plan immediately prior to reaching the limiting age.

Employee + adult + child(ren)

Coverage for the employee and his or her spouse or registered domestic partner and children up to age 26 or eligible disabled children, regardless of age, if such incapacity existed immediately prior to the limiting age. In addition, USC Network Medical Plan also requires coverage under the plan immediately prior to reaching the limiting age.



Employee Contribution for Medical Plans (salary reduction—pretax dollars)	USC Network Medical Plan (PPO)		Kaiser Permanente (HMO)		CaliforniaCare (HMO)		United HealthCare (HMO)	
	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly
Employee	\$110	\$55	\$83	\$41.50	\$80	\$40	\$91	\$45.50
Employee + adult	\$309	\$154.50	\$249	\$124.50	\$225	\$112.50	\$276	\$138
Employee + child(ren)	\$192	\$96	\$166	\$83	\$145	\$72.50	\$172	\$86
Employee + adult + child(ren)	\$309	\$154.50	\$249	\$124.50	\$225	\$112.50	\$276	\$138

Cost for Vision Service Plan (when purchased separately— included at no additional cost with USC Network Medical Plan)

Employee Contribution (salary reduction—pretax dollars)

	Monthly	Biweekly
Employee	\$7.62	\$3.81
Employee + adult	\$10.56	\$5.28
Employee + child(ren)	\$10.76	\$5.38
Employee + adult + child(ren)	\$17.34	\$8.67

Employee Contribution for Dental Plans (salary reduction—pretax dollars)	USC Dental Plan (PPO)		United Concordia (DHMO)	
	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

These plan rates are effective January 1, 2012 but deductions start with December 2011 paychecks. Biweekly contributions are deducted from two paychecks each month.

Questions about Flexible Spending Accounts?

Wageworks has created a dedicated microsite just for USC employees to use during Open Enrollment! Visit the site at <https://www.fsaworks4me.com/USC/> to see how much you should be setting aside, and to review what's eligible for your healthcare FSA.