Welcome to your 2020 Benefits Guide. At USC, we provide a wide range of benefit options to help meet your health needs. Dental, vision and medical coverage help keep you and your family healthy.
USC is committed to offering you high quality and affordable health care coverage options with plans that access USC Keck medical providers as well as providers outside the USC family who have been carefully chosen to give you the best care.

For Help Getting Started
Visit openenrollment.usc.edu for resources to help you make your health benefits selections.
If you still have questions about benefits or enrolling contact the HR Service Center at uschr@usc.edu or 213.821.8100, or USC Health Plans at healthplans@usc.edu or 213.740.0035
Tips for choosing a medical plan

What’s most important to you?

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

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

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

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

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

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

**USC Trojan Care EPO**
Affordable plan designed for USC employees
Offers access to Keck Medicine of USC and other high quality selected Anthem providers in Southern California
No out-of-network coverage (except for urgent care and emergencies)
Access to Lyra Health services providing care for mental/emotional health at no cost to you
Access to LiveHealth Online services where a primary care physician visit can be conducted online via two-way video consultation
employees.usc.edu/epo

**USC PPO**
This plan offers the most provider choice, but highest cost
Access to Lyra Health services providing care for mental/emotional health at no cost to you
- **Tier 1:** Keck Medicine of USC providers
- **Tier 2:** Anthem Blue Cross Prudent Buyer/BlueCard providers (Nationwide & International providers)
- **Tier 3:** Out-of-network (Non-contracted providers)
employees.usc.edu/ppo

**Anthem HMO**
This plan provides access to Anthem CaliforniaCare HMO network
No out-of-network coverage (except for emergencies)
employees.usc.edu/hmo

**Kaiser HMO**
Kaiser Permanente providers in Southern California
No out-of-network coverage (except for emergencies)
employees.usc.edu/kaiser-hmo
All medical plans include no-cost preventative care, prescription drug coverage, and behavioral health and substance use disorder services.

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

### Monthly Medical Plan Costs | By annual salary range

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>USC TROJAN CARE EPO</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $53,000 or less</td>
<td>$142</td>
<td>$264</td>
<td>$126</td>
<td>$179</td>
</tr>
<tr>
<td>$53,000.01–$104,000</td>
<td>$144</td>
<td>$267</td>
<td>$127</td>
<td>$181</td>
</tr>
<tr>
<td>$104,000.01–$156,000</td>
<td>$147</td>
<td>$275</td>
<td>$131</td>
<td>$187</td>
</tr>
<tr>
<td>$156,000.01–$250,000</td>
<td>$149</td>
<td>$280</td>
<td>$134</td>
<td>$191</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$149</td>
<td>$286</td>
<td>$137</td>
<td>$194</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + ADULT</th>
<th>USC TROJAN CARE EPO</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $53,000 or less</td>
<td>$297</td>
<td>$573</td>
<td>$353</td>
<td>$394</td>
</tr>
<tr>
<td>$53,000.01–$104,000</td>
<td>$300</td>
<td>$579</td>
<td>$357</td>
<td>$398</td>
</tr>
<tr>
<td>$104,000.01–$156,000</td>
<td>$308</td>
<td>$597</td>
<td>$368</td>
<td>$410</td>
</tr>
<tr>
<td>$156,000.01–$250,000</td>
<td>$311</td>
<td>$609</td>
<td>$375</td>
<td>$418</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$312</td>
<td>$621</td>
<td>$382</td>
<td>$426</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + CHILD(REN)</th>
<th>USC TROJAN CARE EPO</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $53,000 or less</td>
<td>$244</td>
<td>$462</td>
<td>$315</td>
<td>$358</td>
</tr>
<tr>
<td>$53,000.01–$104,000</td>
<td>$247</td>
<td>$466</td>
<td>$319</td>
<td>$362</td>
</tr>
<tr>
<td>$104,000.01–$156,000</td>
<td>$253</td>
<td>$481</td>
<td>$328</td>
<td>$373</td>
</tr>
<tr>
<td>$156,000.01–$250,000</td>
<td>$255</td>
<td>$490</td>
<td>$335</td>
<td>$380</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$256</td>
<td>$500</td>
<td>$341</td>
<td>$387</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE + ADULT + CHILD(REN)</th>
<th>USC TROJAN CARE EPO</th>
<th>USC PPO</th>
<th>ANTHEM HMO</th>
<th>KAISER HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $53,000 or less</td>
<td>$378</td>
<td>$742</td>
<td>$463</td>
<td>$537</td>
</tr>
<tr>
<td>$53,000.01–$104,000</td>
<td>$382</td>
<td>$750</td>
<td>$467</td>
<td>$543</td>
</tr>
<tr>
<td>$104,000.01–$156,000</td>
<td>$392</td>
<td>$773</td>
<td>$482</td>
<td>$560</td>
</tr>
<tr>
<td>$156,000.01–$250,000</td>
<td>$396</td>
<td>$788</td>
<td>$491</td>
<td>$571</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$398</td>
<td>$803</td>
<td>$501</td>
<td>$582</td>
</tr>
</tbody>
</table>

*Health Assessment and Tobacco Free Incentives (See page 8 for details)*
Choosing the medical plan for you

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

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

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

Retail prescription drug coverage (30 day supply)

<table>
<thead>
<tr>
<th></th>
<th>Generic</th>
<th>Brand (no generic available)</th>
<th>Brand (generic available)</th>
<th>Specialty drug</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5 copay</td>
<td>$25 copay</td>
<td>$70 copay</td>
<td>$125 copay</td>
</tr>
<tr>
<td></td>
<td>$5 copay</td>
<td>$25 copay</td>
<td>$70 copay</td>
<td>$125 copay</td>
</tr>
<tr>
<td></td>
<td>$10 copay</td>
<td>$20% of cost ($30 min., $125 max.)</td>
<td>$45% of cost ($50 min., $250 max.)</td>
<td>Same as above except self-administered injectable drugs $200 (not including insulin)</td>
</tr>
<tr>
<td></td>
<td>$15 copay</td>
<td></td>
<td></td>
<td>$35 copay (formulary only)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$35 copay (formulary only)</td>
<td></td>
<td>$35 copay (formulary only)</td>
</tr>
</tbody>
</table>
Vision benefits

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

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

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

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

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

Your Cost For Coverage

- **Employee** $9.64
- **Employee + adult** $13.38
- **Employee + child(ren)** $13.62
- **Employee + adult + child(ren)** $21.96

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

**USC offers two plan choices:** Delta Dental, a PPO that has an annual coverage maximum amount; or United Concordia, a dental HMO. You can compare the details of these choices at https://openenrollment.usc.edu/dental-coverage. Those enrolled in Delta Dental can access care at the Ostrow School of Dentistry and Faculty Practice located in the Engemann Student Health Center building. The annual deductible of $50 per person is waived when teeth cleaning and annual check up exams are provided by this dental office.

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**Dental coverage**

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

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental</th>
<th></th>
<th>United Concordia</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Monthly</td>
<td>Biweekly</td>
<td>Monthly</td>
<td>Biweekly</td>
</tr>
<tr>
<td>Employee</td>
<td>$20</td>
<td>$10</td>
<td>$7</td>
<td>$3.50</td>
</tr>
<tr>
<td>Employee + adult</td>
<td>$54</td>
<td>$27</td>
<td>$15</td>
<td>$7.50</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$45</td>
<td>$22.50</td>
<td>$15</td>
<td>$7.50</td>
</tr>
<tr>
<td>Employee + adult +</td>
<td>$91</td>
<td>$45.50</td>
<td>$25</td>
<td>$12.50</td>
</tr>
<tr>
<td>child(ren)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Questions about benefits or enrolling? Call HR Service Center 8 a.m. to 6 p.m. Pacific Time Monday through Friday • 213.821.8100 • uschr@usc.edu
Wellness Incentives

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

- **$480**
  - Complete online questionnaire

- **$300**
  - Verify you are tobacco free or commit to enroll in a cessation program

- **$780**
  - Annually (must be enrolled in a USC-offered medical plan—including Anthem MyChoice Plan)

**Your privacy is always protected**
No one at USC (other than those involved in your clinical care) will see your online health questionnaire results or in-person health screening. Your results will not affect your eligibility for coverage or the amount you pay (other than the $40/month credit for completing the assessment).
THREE STEPS TO START TRAINING:

1. REGISTER
   - CREATE YOUR FREE ACCOUNT
   Register with your primary work email address at gympass.com/us/usc-us. You will also need your 7-digit employee ID number.
   Download the app to see nearby locations.

2. CHOOSE YOUR PLAN
   - SEARCH FOR GYMS
   To select the plan that fits you best, search for options that interest you.
   Check which plan includes these gyms/venues. Once you choose and activate your plan, all gym partners available to you will be displayed on the app or web page when you are logged in.
   - ACTIVATE YOUR UNLIMITED PLAN
   Click on Activate My Package

3. ACCESS THE GYM
   - CHECK IN AT THE GYM’S FRONT DESK
   Click on the Check-in icon in your app. Select the gym partner you would like to Check-in. Click on Check-in for the classes/workout you want to do.
   If you make a mistake, click on Cancel Check-in.
   - YOU CAN ACCESS A DIFFERENT GYM EACH DAY!

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

CHOSE YOUR PLAN. UP TO 70% OFF!

<table>
<thead>
<tr>
<th>PLAN</th>
<th>NORMAL PRICE/MO.</th>
<th>YOU PAY/MO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starter</td>
<td>$40</td>
<td>$9.99</td>
</tr>
<tr>
<td>Basic</td>
<td>$70</td>
<td>$24.99</td>
</tr>
<tr>
<td>Bronze</td>
<td>$100</td>
<td>$39.99</td>
</tr>
<tr>
<td>Silver</td>
<td>$150</td>
<td>$69.99</td>
</tr>
<tr>
<td>Gold</td>
<td>$250</td>
<td>$119.99</td>
</tr>
<tr>
<td>Premium</td>
<td>$350</td>
<td>$179.99</td>
</tr>
<tr>
<td>Diamond</td>
<td>$450</td>
<td>$239.99</td>
</tr>
</tbody>
</table>

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

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

Easy to use
Simple and quick access through our website or app

Q&A

How do I sign up my dependents?
Once you activate your plan, you will see the option to add your dependent on your homepage. Click ‘Add a Dependent’, then enter their information, and they will receive a welcome email from Gympass.

My favorite gym isn’t part of the network?
Can you add it?
We take referrals! Our Gym Partnerships team is constantly working to expand our growing network. Submit your referral via your Gympass account. Whether on the Gympass app or website, click on ‘Profile’ and click ‘Refer a gym’. Fill out the required fields, and we will update you if it is added to the Gympass network.

How do I change or cancel my plan? Is there a charge?
There’s no enrollment fee or minimum contract length. You can make changes to your plan at any time by logging into your account. Select Profile > My Plan > Change or Cancel Plan

For more information go to help.me@gympass.com or call 866.642.7917
WageWorks Fitness Incentive program

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

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

LEARN MORE AND JOIN AT WAGEWORKS.COM

How do I receive reimbursement?
Complete the claim form and submit online (or via fax or mail) as indicated on the form, along with appropriate documentation of payment. (See “Required supporting documents to process a claim” in the left column below.)

When can I submit a claim form?
You have 60 days after the end of the calendar year the expense was incurred to submit a reimbursement request for eligible expenses.

What if my claim is for dates of service which cross the calendar year?
For claims that cross over into 2021, participants must resubmit a claim form.

Submitting your claim is simple:

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

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

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

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

• The $220 incentive reimbursement is subject to taxes, including all federal and state withholding and employment taxes (FICA-OASDI, Medicare, Additional Medicare, Disability).

• Enrollment is open to all benefits-eligible employees (except for VHH, Local 11 and Las Vegas groups, which have different benefits).

• Your reimbursement for approved claims will be added to your paycheck, typically one to two payroll cycles after approval. Check your reimbursement status anytime online at the WageWorks site.

• All 2020 expenses can be submitted to WageWorks beginning on January 1, 2020. Current WageWorks users will be able to access all benefits using their existing username and password. New users need to register by selecting “Login/Register” from the upper right hand corner of the homepage at www.wageworks.com.
Connect with top therapists and coaches quickly, easily, and no cost to you. It’s essential to take care of all the important parts of you—especially your mental and emotional well-being. Whatever you’re going through, Lyra can connect you to the right support, right away. There are no copays, no claims to file. Your USC Trojan Care EPO/USC PPO Plan covers the cost of these services, up to 25 sessions in a calendar year for you and your covered dependents*.

**Easy Sign-Up**
Create an account using our secure, confidential online tool.

**Coaching Anytime and Anywhere**
Tell us about yourself and we’ll offer options, personalized to you.

**Convenient Options**
Choose from therapy, coaching, or self-care apps.

**Quick Scheduling**
Schedule an appointment online or by calling the provider directly.

**What’s Included:**

**Short-Term, Evidence-Based Care**
Lyra covers short-term, evidence-based care provided by licensed clinical therapists and mental health coaches who work with Lyra. Lyra providers practice specific methods of therapy that have been proven to be effective at relieving symptoms within a short period of time.

**Access to Available Providers and Digital Care Tools**
In addition to vetting all our providers for quality and expertise, we also check their availability. Providers we recommended are available to see you in the next two weeks so you can get started quickly. For support on-the-go, you can also meet via video or tap into digital care tools for an emotional boost anytime, anywhere.

**No Cost to You**
No copays, no claims to file. USC covers the cost of benefit-eligible care, up to 25 sessions, for USC PPO and USC Trojan Care EPO Plans enrolled employees and their dependents.

Get started at usc.lyrahealth.com or 844.495.7094

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

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

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

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

The program is comprehensive, holistic and available to USC Trojan Care EPO and USC PPO Plan members, completely free of charge.

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

Key Benefits of the Livongo for Diabetes Program

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

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

Unlimited Strips at No Cost to You
Get as many strips and lancets as you need, all shipped right to your door, with no hidden costs.

Enroll today and you’ll receive:

- A connected glucose meter ($200 value)
- Unlimited strips
- Lancing device, lancets, and carrying case
- Personalized insights with each reading
- 24/7 access to Certified Diabetes Educators
- Free diabetes medicines for those enrolled in the USC Trojan Care EPO and USC PPO Plans

Livongo Member Support 800.945.4355
LiveHealth Online is a two-way video consultation appointment conducted with a primary care physician, available to all USC PPO and Trojan Care EPO participants. LiveHealth is available within the U.S. year-round, 24/7. EPO members pay a $10 copay, PPO members pay a $30 copay (if under 19 years of age, $20).

During the consultation, physicians can:
- Answer questions
- Make a diagnosis
- Prescribe basic medication

Access is simple

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

How it works
Learn about system requirements by visiting livehealthonline.com.
Member Portal for EPO and PPO members

Consolidated member health site
This single-source site allows you to:

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

Consolidated member health site:
https://hconline.healthcomp.com/usc

Questions about benefits or enrolling? Call HR Service Center 8 a.m. to 6 p.m. Pacific Time Monday through Friday • 213.821.8100 • uschr@usc.edu