



# The Benefits of Joining the Creighton Community

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*Human Resources*

# Medical & Pharmacy Benefits Flexible Spending Accounts Review



# Medical Insurance (Medical/Dental/Vision)

- Premiums are paid on a pre-tax basis
- Effective Date:
  - First of the month following your hire date  
or
  - If your hire date is the 1<sup>st</sup> of the month, then coverage begins that day
- Eligible Dependents
  - Spouse
  - Dependents up to age 26

Refer to the 2024 [Benefits Enrollment Guide](#) for details





# United Healthcare (UHC)

- [www.myuhc.com](http://www.myuhc.com)
- Find participating providers
- View coverage, manage your claims, get information on health conditions and treatments, read healthy living articles & more

# Medical Plans

## HDHP (CCAP)

- High Deductible
- Lowest Cost
- Mid OOPM\*
- Health Savings Account (HSA)

## PPO 2

- Mid Deductible
- Mid Cost
- Highest OOPM\*

## PPO 1

- Lowest Deductible
- Highest Cost
- Lowest OOPM

\*OOPM = Out-of-Pocket Maximum: the most money you will pay out of pocket for covered services in a calendar year.



# Medical Benefits

Same coverage  
in all three  
plans

No pre-existing  
conditions

No lifetime  
maximum

Preventive care  
is covered at  
100%

Wellness  
focused care  
programs

# PPO 1

	In-Network	Out-of Network
<b>Annual Deductible</b>		
Individual	\$750	\$2,250
Family	\$1,500	\$4,500
<b>Coinsurance</b>	20% after Ded.	40% after Ded.
<b>Maximum Out of Pocket</b>		
Individual	\$3,500	\$7,000
Family	\$7,000	\$14,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	\$50 copay	40% after Ded.
Emergency Room	20% after Ded. + \$250 copay	20% after Ded.
Preventative Care Services	<b>No copay – paid 100% by the plan</b>	40% after Ded.

# PPO 2

	In-Network	Out-of Network
<b>Annual Deductible</b>		
Individual	\$1,000	\$2,500
Family	\$2,000	\$5,000
<b>Coinsurance</b>	20% after Ded.	40% after Ded.
<b>Maximum Out of Pocket</b>		
Individual	\$4,500	\$9,000
Family	\$9,000	\$18,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	\$50 copay	40% after Ded.
Emergency Room	20% after Ded.+ 250 copay	20% after Ded.
Preventative Care Services	<b>No copay – paid 100% by the plan</b>	40% after Ded.



# 2024 Prescription Drug Plans

Plan Benefits	Creighton Campus	Express Scripts & Rx Benefits Network
31- Day Supply Cost		
Tier 1	\$10.00	\$12.50
Tier 2	25% (\$100 max)	30% (\$100 max)
Tier 3	35% (\$150 max)	40% (\$150 max)
90-Day Supply Cost		
Tier 1	\$22.50	\$28.00
Tier 2	25% (\$300 max)	30% (\$300 max)
Tier 3	35% (\$450 max)	40% (\$450 max)

# Flexible Spending Account



- Allows you to use pretax money for qualified out-of-pocket expenses
- Easy access to your account via debit card
- Managed by WEX Benefits <https://www.wexinc.com/>
- 
- Medical (PPO I, II or Waive only)
  - \$3,200 maximum annual election
  - Deductibles, co-insurance, vision, dental
  - Up to \$640 can be carried over each plan year if not spent
  - “Use it or lose it” applies to other remaining funds

# Creighton High Deductible Health Plan HDHP (CCAP)

- A high deductible health plan
- After provider discounts are applied, you pay until the deductible has been met; including prescriptions
- **All eligible expenses** are applied to your deductible, coinsurance (if applicable), and out of pocket maximum
- Once the maximum is reached, the plan pays 100% of your expenses
- Preventive care covered 100%
  - Well baby check ups, annual exams, labs, immunizations, routine physicals, mammograms, colonoscopy, etc.

# HDHP (CCAP)

	In-Network	Out-of Network
<b>Annual Deductible</b>		
Individual	\$2,250	\$4,750
Family	\$4,500	\$9,500
<b>Coinsurance</b>	20% after Ded.	40% after Ded.
<b>Maximum Out of Pocket</b>		
Individual	\$3,500	\$10,000
Family	\$7,000	\$20,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	20% after Ded.	40% after Ded.
Emergency Room	20% after Ded. + 250 copay	20% after Ded.
Preventative Care Services	<b>Covered 100%</b>	40% after Ded.
Prescriptions	20% after Ded.	NA

Use your HSA money to pay your out-of-pocket expenses pre-tax!

# HDHP (CCAP) Prescription Drugs

- Search the drug list and compare prices [rxbenefits.com](http://rxbenefits.com)
- Or call 800.334.8134
- You pay the contracted rate of prescriptions until your deductible has been met )
- Once the out-of-pocket maximum is reached, your prescriptions are paid 100% by the plan

***RxBenefits + Express Scripts***



# Health Savings Account (HSA)



# What is an HSA?

Health Savings Account allows you to contribute pre-tax dollars via payroll to:

- Save money for future healthcare expense like deductibles, coinsurance, prescription drugs, dental, and vision expenses
- Account earns interest and can be easily accessed via debit card, or later withdrawals using Save your receipts and explanation of benefit statements to document withdrawals from your account. You are responsible for keeping documentation of qualified account withdrawals.
- HSA only applies to those in the CCAP plan. You cannot have an HSA if you are in PPO 1 or PPO 2

# HSA Contribution Rules

To be eligible for an HSA, you must be enrolled in HDHP (CCAP) and have no other health coverage

Maximum Calendar Year Contribution

(includes employee **and** employer deposits)

\$4,150 (employee only coverage)

\$8,300 (family coverage)

Catch Up Contribution - \$1,000

- For individuals age 55 and older (or who turn 55 in (2024) additional “catch-up” contributions to HSA are allowed for both an employee, and if covered by CCAP, a spouse

# What happens to my HSA account if:

I am no longer employed at Creighton or I change my coverage to a PPO plan or waive benefits for a year?

- Completely portable – this is *your money*
- No “use it or lose it” provision; the money will continue to rollover from year to year
- Money will remain tax & penalty free if saved or used for eligible expenses
- Creighton will no longer pay the account fees

# Limited Purpose Flexible Accounts



- For those who enroll in CCAP medical plan
- Account can only be used for **qualified dental and vision** expenses
- \$3,200 maximum annual election
- Up to \$640 can be carried over each plan year if not spent



# How Do I Enroll?



# Benefit Enrollment

- Watch for an email from ADP
- This will be your notification to register and enroll

# Benefit Enrollment

Two ways to enroll:

1. [my.creighton.edu](http://my.creighton.edu)

- Click the Employee Benefits icon
- Sign in with your NetID and BLUE password for quick access into the benefits system

2. Call the Solution Center

- (866) 903-8216
- Hours 8:00 am – 6:00 pm M-F

**Enrollment must be completed within 31 Days from your date of hire**

# Creighton University Benefits Service Center Dependent Verification

If you enroll a spouse or child(ren) in medical, dental or vision, you will receive a request letter at home to submit documents to verify.

Creighton University Benefit Service Center  
1-866-272-7174

Follow the instructions to submit documents or call with questions

# RxBenefits+Express Scripts Contraceptive Coverage

No cost coverage is required under the Affordable Care Act (ACA) for all females.

Creighton has certified that our group health plan qualifies for a religious accommodation and will not provide coverage for some or all contraceptive benefits. As a result, Express Scripts will make payments for the prescription contraceptive benefits not covered by our plan.

A separate Welcome Packet with ID cards will be sent with instructions on how to activate the benefit.

RxBenefits + Express Scripts



# Working Spouse Surcharge



# Working Spouse Surcharge

Employees whose working spouses have access to affordable health care that meets the Affordable Care Act (ACA) minimum guidelines through another employer are subject to a 120 monthly surcharge if they choose to have their spouse remain on the Creighton medical plan. In the section regarding medical benefits, you will see a question related to a spouse. Once you answer the questionnaire and confirm your elections, the process is complete.

# 2024 Medical Plan Premiums



# Monthly Premiums 2024

CCAP	
Employee Only	\$76.74
Employee + Spouse	\$175.74
Employee + Children	\$140.98
Family	\$239.64

PPO 2		PPO 1	
Employee Only	\$ 140.20	Employee Only	\$ 245.20
Employee + Spouse	\$ 311.28	Employee + Spouse	\$ 544.52
Employee + Children	\$252.34	Employee + Children	\$ 441.30
Family	\$ 424.50	Family	\$ 862.54



# Monthly Premiums 2024 with Working Spouse Surcharge

CCAP	
Employee + Working Spouse	\$295.74
Family + Working Spouse	\$359.64

PPO 2		PPO 1	
Employee + Working Spouse	\$431.28	Employee + Working Spouse	\$664.52
Family + Working Spouse	\$544.50	Family + Working Spouse	\$ 862.54



# Dental



# Dental Insurance 2024

- Three plan options
- No ID card
- Group # 307647
- Find providers and review claims at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)



<b><i>Monthly Employee Premiums</i></b>	Creighton Preventive	Creighton Basic	Creighton Basic Plus Ortho
Employee	\$0	\$11.72	\$21.64
Employee + Spouse	\$12.04	\$37.18	\$54.76
Employee + Children	\$10.92	\$34.74	\$51.60
Family	\$22.96	\$60.20	\$84.70



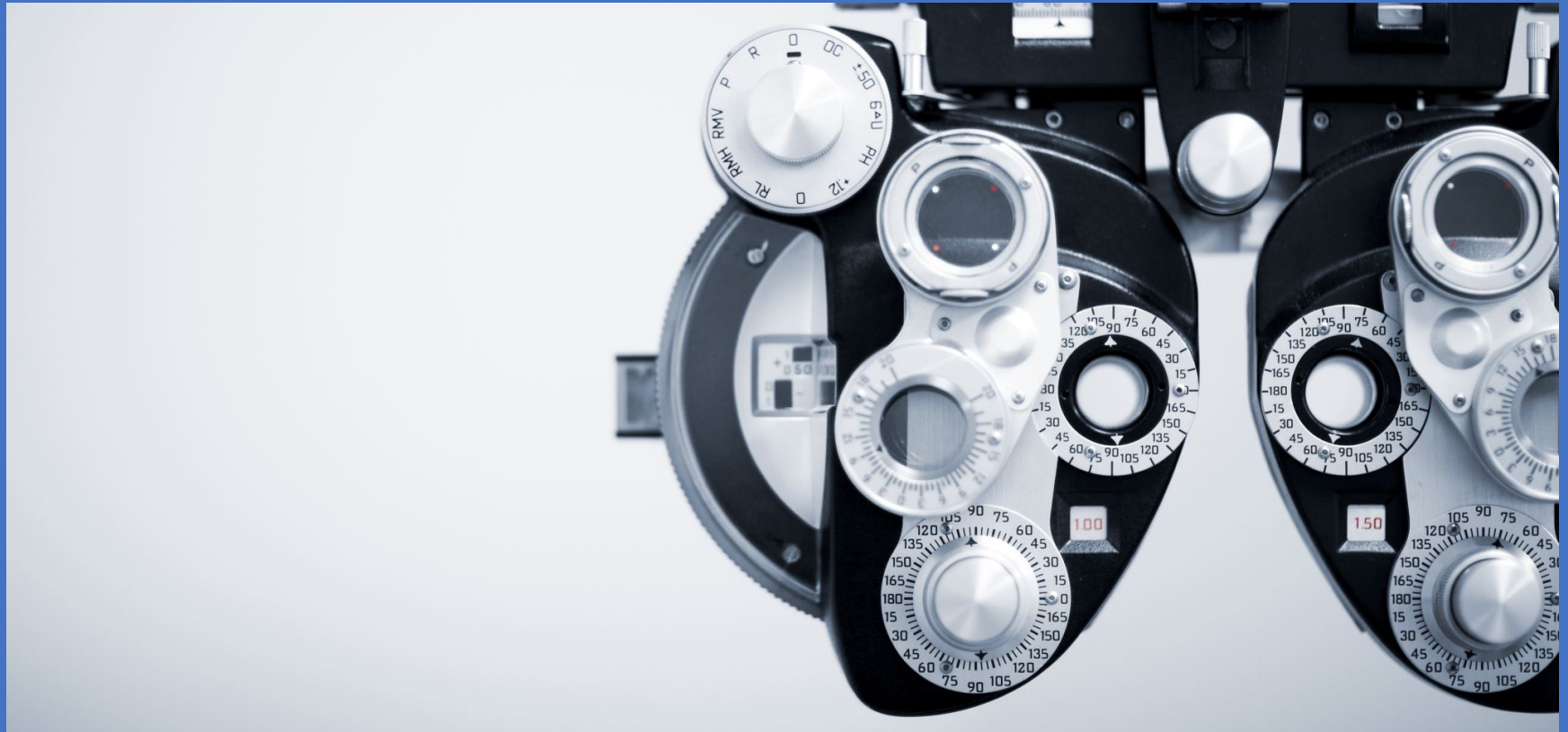
# 2024 Dental Plan Options

	Creighton Preventive Care		Creighton Basic		Creighton Basic Plus Ortho	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Coverage Levels</b>						
<b>Type A: Preventive Care</b>	100%	100%	100%	100%	100%	100%
<b>Type B: Basic Restorative Services</b> Ex. Oral Surgery, Endodontics, Periodontics	N/C	N/C	70%	50%	80%	50%
<b>Type C: Major Restorative Services</b> Ex. Bridges, crowns, dentures	N/C	N/C	50%	50%	50%	50%
<b>Type D: Orthodontia (Child Only)</b>	N/C	N/C	N/C	N/C	50%	50%
<b>Annual Deductible (Type B &amp; C Srvs)</b>						
<b>Per Person</b>	\$0	\$0	\$50	\$150	\$35	\$150
<b>Family</b>	\$0	\$0	\$150	\$300	\$125	\$300
<b>Annual Benefit Maximum Per Person (Type A, Band C Services)</b>	\$500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
<b>Lifetime Orthodontia Max. Benefit (Type D Services - Child Only)</b>	N/C	N/C	N/C	N/C	\$3,000	\$3,000

NC = Not Covered

Note: If you seek care from an out-of-network dentist, you may incur additional charges known as Reasonable & Customary

# Vision



# Vision 2024



- VSP = Vision Service *Plan*
- No ID card; coverage is verified online
- VSP Network benefits
  - Well Vision<sup>®</sup> exam every 12 months - \$10 co-pay
  - Prescription Glasses
    - Lenses – covered in full every 12 months - \$25 copay
    - Frames – up to a \$180 allowance every 24 months
    - Contact lenses - \$180.00 allowance for contacts (instead of glasses)
    - Contact lens exam– no copay, every 12 months

Refer to the Benefits Enrollment Guide for benefit details

# Premiums 2024



Go to [www.vsp.com](http://www.vsp.com) to find participating providers and more info

## Vision Rates

EE Only	\$4.64
EE + Spouse	\$10.22
EE + Child(ren)	\$8.36
Family	\$13.92

# Disability Benefits





# Disability Benefits

PLANS AVAILABLE TO YOU		
	Short-Term Disability Paid for by You	Long-Term Disability Paid for by Creighton
Benefits Begin After ( <i>Elimination Period</i> <sup>1</sup> )	14 Days Post Illness, Accident, or Maternity	90 Days Post Injury or Illness
<i>Benefit Amount</i> <sup>2</sup>	67% of Weekly Salary	60% of Monthly Salary
Maximum Benefit Period <sup>3</sup>	Up to 11 Weeks	If disabled prior to age 60, benefits are payable to age 65. After age 60, the benefit period will be based on a reduced benefit duration schedule
Maximum Benefit	\$2,500 per week, tax-free benefits	\$16,300 per month, taxable benefits
Pre-existing Conditions Exclusion	Disabilities that occur during the first 6 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded

## What do these benefits cost?

- Short-term premiums are based on your salary
- Long-term disability premiums are paid for by Creighton

## How do I enroll?

- You will be automatically enrolled in both long and short-term disability
- If you wish to decline short-term disability coverage, choose "No Coverage"
- Short-term disability is paid for with after-tax dollars so you can decline coverage at any time
- Long term coverage is free, and you cannot decline enrollment





# Tax Choice

## **Current Basic LTD**

- No cost; premiums are paid by Creighton
- Benefits are taxable if you file a claim

## **Tax Choice**

- You pay the full premium with after-tax pay
- Benefits are tax-free if you file an LTD claim

**Tax Choice allows you to pay the full LTD premium so that benefits would be tax-free if you filed a claim some time in the future.**

# Life Insurance



# Group Term Life & AD&D Insurance



- Term Life Insurance with a benefit of one times your annual salary up to \$100,000
- AD&D coverage is available if you or your dependents are injured or die as a result of an accident and the injury or death is independent of sickness and all other causes.
- Paid for by Creighton
- The value of coverage over \$50,000 will be considered taxable per IRS regulations
  - Example: \$75,000 salary, age 45: tax = \$3.75 would be added to income per month
- Remember to designate your beneficiaries online when enrolling!

# Voluntary Term Life and AD&D Insurance

- \$10,000 coverage increments, up to 5x your salary
- **New Hire** Guarantee Issue Amounts
  - Employee - \$150,000
  - Spouse - \$50,000
  - Child – \$2,000 , \$4,000, \$6,000, \$8,000 or \$10,000
- You must elect coverage in order to elect spouse and/or dependent coverage
- Employee-paid premiums, with after-tax earnings
- AD&D coverage is available if you or your dependents are injured or die as a result of an accident and the injury or death is independent of sickness and all other causes.
- Premiums are age based; rates increase as you age
- Underwriting approval is required for amounts over guarantee issue or late enrollment



# More Exciting Benefits!!!



# Dependent Care FSA

## WEX

- Allows you to use pretax money deducted from your paycheck for qualified out-of-pocket expenses
- Managed by WEX Benefits  
<https://www.wexinc.com/>
- Dependent Care (childcare expenses)
  - \$5,000 family maximum annual election
- **\$640 Carryover does NOT apply**

# MetLaw

Provides affordable access to legal care for an unlimited number of matters including:

- |                             |                          |
|-----------------------------|--------------------------|
| ✓ Estate planning documents | ✓ Real estate matters    |
| ✓ Financial matters         | ✓ Immigration assistance |
| ✓ Family/elder law          | ✓ Document preparation   |
| ✓ Traffic offenses          | ✓ And more.              |

- \$18 per month; includes unlimited services for spouse and dependents
- Employees who enroll in the legal plan can receive advice and fully covered legal services

Administered by  
**Hyatt Legal Plans**  
A MetLife Company

# Employee Assistance Program (EAP)

- Provided for all benefit eligible employees and their families
- [www.magellanhealth.com/member](http://www.magellanhealth.com/member)
- (800) 424-4831
- You and your family have up to 8 counseling sessions available per need per year



# Employee Assistance Program - EAP

Needs could include:

- Legal Consultation
- Financial Services
- Health and Wellness
- Child and elder care
- Family or parenting issues
- Work/life balance
- Marital or relational
- Pre and postnatal concerns
- Grief and loss
- Depression and anxiety
- Stress
- Alcohol or drug dependencies

Employee Assistance Program Toolbox  
Video: <https://vimeo.com/116567105>



# Tuition Remission - Employees



- Eligible upon 1<sup>st</sup> day of hire
- 2 classes per semester
  - Employees are responsible for books and fees
  - Undergraduate
  - Graduate Courses
    - IRS maximum is \$5,250 per year
    - Any amount in excess is taxable income
- Does not include Professional schools

# Tuition Remission - Dependents

- Spouse/dependent child of a full-time employee is eligible for 136 undergraduate credit hours.
- Tuition Remission is available for your spouse/dependent upon 1<sup>st</sup> day of hire.



# FACHEX & Tuition Exchange

## FACHEX

FACHEX is an undergraduate tuition remission program for children of current full-time faculty, administrators, and staff. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school's requirements for FACHEX applicants.

## Tuition Exchange

Tuition Exchange is a tuition remission program for children of current full-time faculty, administrators, and staff. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

# High School Tuition Discount Program

Benefit-eligible employees working 20 or more hours per week may be eligible for high school tuition discount under the program. Final determination of eligibility will be verified by Human Resources.

## Registration Process

Registration forms will be made available around January 10th or 15th to be submitted online no later than February 21, 11:59 p.m. No late registrations will be accepted.

Announcements about the availability of the High School Tuition Discount Program registration will be made through Benefit Updates and *Creighton Today*.

# Vacation

## Eligibility

Staff hired to work 1,040 hours or more per year will accrue vacation hours beginning on their first day of benefit eligible employment or re-employment. Available vacation hours will display on the pay slip viewed through [myHR](#)

## Accrual

Benefit eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service. Staff working less than 2,080 hours per year earn vacation hours on a pro-rated basis (based on the full-time accrual rate).

# Sick Leave

Sick leave hours are awarded to benefit-eligible staff to allow staff to be paid for necessary time away from work for the reasons outlined below:

## **Eligibility**

Staff hired to work 1,040 hours or more per year will accrue sick leave hours beginning on their first day of benefit-eligible employment or re-employment. Available hours will display on the payslip viewed through [myHR](#)

## **Accrual**

Sick leave will accrue up to a maximum of 240 hours (30 days) for all benefit eligible staff regardless of work status, job level, or pay frequency ( please refer to handbook how time is accrued).

## **Payment of Unused Hours**

Unused sick leave hours are not payable at the time of separation of service or retirement



# Parental Leave

Creighton University offers the parental leave benefit to eligible University employees. Parental leave will provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment family obligations. This benefit provides 6 weeks of paid time off.

## **Eligibility:**

To be eligible for parental leave, the employee must have been employed by the University in a benefit-eligible status during the entire 12-month period immediately prior to the birth or adoption of a child. In the case where both parents are Creighton employees, both are eligible for this leave.

# FMLA

The Family & Medical Leave Act requires certain employers, including Creighton University, to allow eligible employees to take unpaid, job-protected leaves for qualified family and medical events.

Who is Eligible:

Employees with at least 12 months of employment (need not be consecutive) and at least 1,040 hours of work during the 12 months prior to start of leave.

For more information call our Leave Management Team at 866.903.8216

# Holidays

- Martin Luther King Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Holiday Break – Christmas Eve through New Year's Day

# You can change your benefits...

Medical, dental, vision, and flex spending accounts (FSA) premiums are pre-tax, so elections can only be changed under certain circumstances

- Annual enrollment (usually in November)-Effective Jan. 1<sup>st</sup> of the following year
- Due to a family status change: Marriage, divorce, death, birth, or adoption of child, or gain or loss of other coverage (ex. spouse changes jobs)
- Family status changes must be made within 31 days of the event (birth, marriage, divorce, etc.)
- Make the change by calling the Solution Center or online at [my.creighton.edu](http://my.creighton.edu) click on the benefit icon or contact HR with questions ext. 2709

# The Retirement Plan of Creighton University



## Happy Retirement

**RETIREMENT PLAN 403(B)**

# Take the First Step Toward Your Retirement

1

Set up your account

2

See if you're on track

3

Review your investment options



Create your account

First name \*

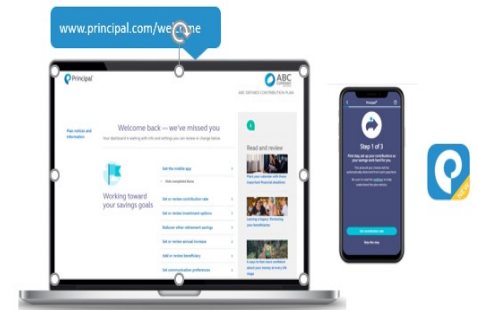
Be sure to use your legal name. And nice to meet you!

Last name \*

Date of birth \*

# Take the First Step Toward Your Retirement

- You are eligible to participate as of your date of hire with Creighton.
- Enrollment is easy! Click on the Getting Started on the Creighton website or visit [www.principal.com/welcome](http://www.principal.com/welcome)
- Text “Enroll” to 78259
- You can contribute up to 90% of eligible compensation (subject to IRS limits: \$23,000 deferral, \$7,500 catchup deferrals, and \$290,000 eligible compensation for 2021).
- Contributions are pre-tax; Roth contributions are after-tax





# Creighton University Employer Contribution

Creighton will contribute 2% in qualified non-elective contributions (QNEC) of an employee's annual salary toward her or his retirement plan. These contributions come directly from Creighton and are not deducted from an employee's salary.



# Employer Matching Contribution

## Employer Matching Contribution

- Company match made with pre-tax dollars.
- You are immediately eligible to receive the 2% Employer Minimum Contribution regardless of your own deferrals to the plan. Meaning, you do not need to contribute to the plan to receive the 2% from Creighton. To take full advantage of the Employer Matching Contribution, you will need to defer a portion of your eligible compensation to receive the employer match. See the Matching Table for more details.

*Only faculty and staff are eligible for employer contributions.*

403(b) Employee Elective Deferral	Employer Minimum Contribution	Employer Matching Contribution	Total Employer Contribution
5.00%	2.00%	5.00%	7.00%
4.00%	2.00%	4.00%	6.00%
3.00%	2.00%	3.00%	5.00%
2.00%	2.00%	2.00%	4.00%
1.00%	2.00%	1.00%	3.00%
0.00%	2.00%	0.00%	2.00%

# Principal® MyVirtualCoach

If you need a little extra help getting your retirement account up and running, try My Virtual Coach. It's simple, interactive and fun!

## Savings

Deciding how much to save to your retirement account can be challenging. Let us help!

[Learn About Savings](#)

## Rollovers

What about your OTHER retirement accounts?

[Make Sense Of Rollovers](#)

## Investment Choices

Investing can be complicated. Learn about investment allocation options available to you.

[Learn About Investment Allocation](#)

## Beneficiaries

Having a plan for your savings is always a good idea. Learn more about setting beneficiaries.

[Set Up My Beneficiaries](#)

## Retirement Checkup

Take a few minutes to see if you're on track.

[Review your goals](#)

## Welcome to Principal

Do you know what comes with your account?

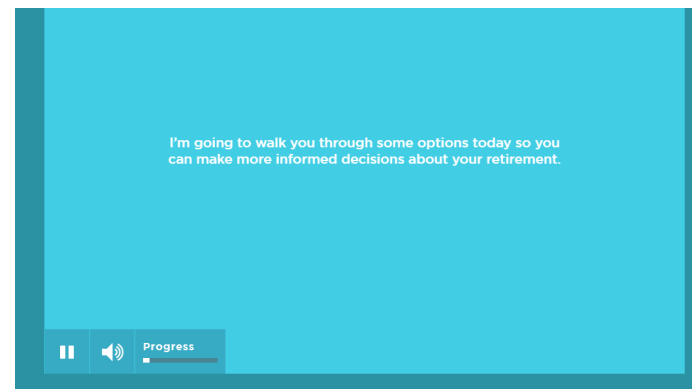
[Find out now](#)

## Principal Retire Secure<sup>SM</sup>

Need some extra one-on-one help with your plan for retirement?

[Get started here](#)

**My  
VirtualCoach**  
Simple. Interactive. Fun!



Information about the plan and your contribution rate, beneficiary designation, investments and My Virtual Coach Checkup are available by going to:  
[www.principal.com/myvirtualcoach](http://www.principal.com/myvirtualcoach)

# Principal® Milestones

Live well today and plan well tomorrow with financial wellness resources from Principal® Milestones, including:

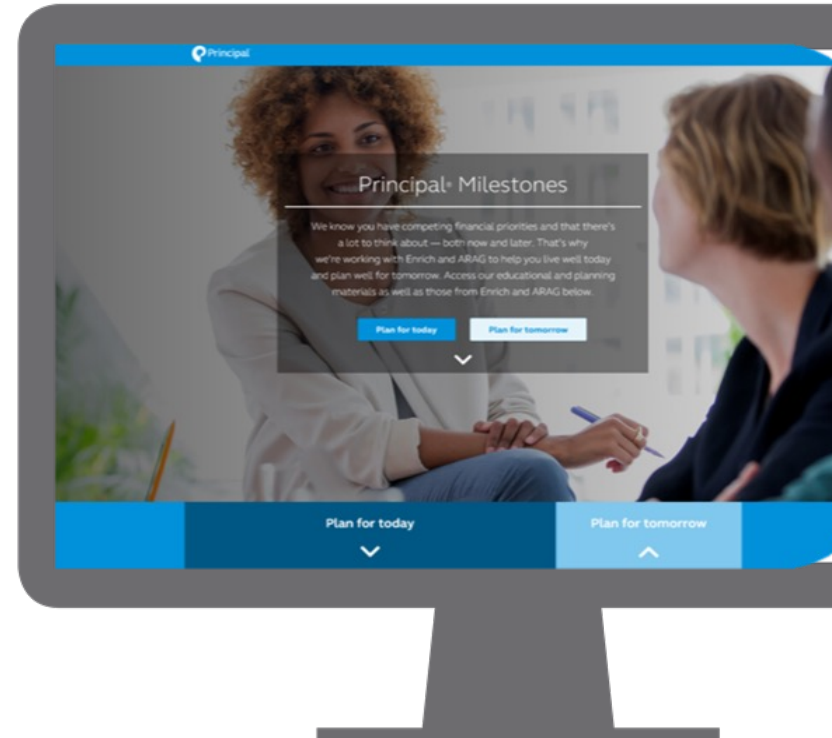


From ARAG:

- Prepare a will or another legal document

From Enrich:

- Compare student loan repayment options
- Build a budget and use the emergency savings calculator
- Learn about managing debt
- Take interactive courses on saving for health care & more



**Enhance today. Embrace tomorrow.**

# Manage Your Plan for Retirement

Once you're enrolled, you can take advantage of many of the plan's resources at [principal.com](https://principal.com) that are designed to help you stay on track for your retirement goals.

- My Virtual Coach
- Retirement Wellness Score
- Retirement Wellness Planner
- Mobile app
- Up-to-date investment information
- Principal Milestones
- 24/7 Account Access
- Monthly Webinars @ [principal.com/LearnNow](https://principal.com/LearnNow)

## Let's connect



[facebook.com/PrincipalFinancial](https://facebook.com/PrincipalFinancial)



[twitter.com/Principal](https://twitter.com/Principal)



[youtube.com/PrincipalFinancial](https://youtube.com/PrincipalFinancial)



[principal.com/OnTheGo](https://principal.com/OnTheGo)



# Need Help?

- Creighton University Solution Center
  - (866) 903-8216
  - Hours 8:00 am – 6:00 pm M-F
- Email questions: [benefits@creighton.edu](mailto:benefits@creighton.edu)
- Benefits website: [www.creighton.edu/hr/benefits](http://www.creighton.edu/hr/benefits)
- For detailed questions or concerns, call a member of the Benefit Team- ext. 2709



**THANK YOU!**

## Questions?

- We're here to help!
- Senior Benefit Analyst Lenora Salts - ext. 4753
- Benefit and Retirement Manager Angie Mills – ext. 5767