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% H Q H ; W V 6 X P P D U V

3 O D Q < H D U

January 1, 202 - December 31, 202

&RUH %HQHILWV DUH SURYLGHG E\ :LONHV 8QLYHUVLW\ DW

- Provider: Mutual of Omaha

‡%HQH¿W \$PRXQW WLPHV \$QQXDO 6DODU\ 0LQLPXP RI /LI
%HQH¿W DQG \$' ',QVXUDQFH %HQH¿W
‡(OLJLELOLW\ 7KH ¿UVW RI WKH PRQWK FRLQFLGLQJ ZLWK RU QH

Short Term Disability Insurance

‡3URYLGHV 2I :HHNO\ %DVH 3D\
‡%HQH¿W 'XUDWLRQ RI 8S 7R 6L[0RQWKV
‡

7KLV WHOHPHGLFLQH VHUYLFH SURYLGHV PHGLFDO SODQ SDUWL
GD\ SHU ZHHN DFFHVV YLD WKH WHOHVKRQH RU LQWHUQHW WR D
HQMR\ PHGLFDO FDUH ZLWKRXW WKH QHHG WR LQFXU WKH FRVW
‡2WKHU XQOLPLWHG VHUYLFHV DYDLODEOH DWXORLVLRQ (HSHUWD
0HGLFDO 6HUYLFHV VHFRQG RSLQLRQ SURJUDP 1HFN DQG %DFN
‡&RPSOHWH LQIRUPDWLRQ DERXW +HDOWKLHVW<RX LV DYDLODEO

3 U H V F U L S W L R Q , Q V X U D T K F H U D S H X W L F V

: L O N H V 8 Q L Y H U V L W \ R I I H U V S U H V F U L S W L R Q F R K M H D S H J X W L K F U R X 6 J K D 3 U M L I
 3 U L F R K H U D S H X W L F V Z L O O U H S O D F H + L J K P D U N I R U \ R X U S U H V F U

	W W K o μ ~ ð ì ì μ Ÿ o • , , W , ^ ~ ð U ì ì μ Ÿ o	
W C E • C E] % Ÿ } v	μ Ÿ ð ì ì % C E % C E • } v	/ v š P C E š Á] š Z u] o μ Ÿ o
Z š] o % Z C E u Ç } % ñ Ç v } v r { } C E u μ o C E Ç ~ ð ì r Ç • μ % % o Ç • P v C E]	ð ì r o } Á r } • š P v C E] ð ð ñ r { } C E u μ o C E Ç P v C E] ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç / v r v š Á } C E I C E P } v o Ç	ð ì r o } Á r } • š P v C E] ð ð ñ r { } C E u μ o C E Ç P v C E] ð ð ñ r v } v r { } C E u μ o C E Ç P v C E] ð ð ñ r v } v r { } C E u μ o C E Ç / v r v š Á } C E I C E P } v o Ç
D] o } C E C E } % Ç ð ì r v } v r { } C E u μ o C E Ç ~ ð ì r Ç • μ % % o Ç • P v C E]	ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç C E v	ð ð ì r { } C E u μ o C E Ç C E v ð ð ñ r v } v r { } C E u μ o C E Ç C E v

6 S H F L D O W \ ' U X J 6 | R 5 [X W Q R Q H

:LONHV 8QLYHUVLW\ R±HUV WKH FKRLFH RI WZR GHQWDO SODQV %
employees and their dependents through United Concordia Companies, Inc. (a wholly owned
subsidiary of Highmark Blue Shield).

)OH[LEOH 6SHQGLQJ &RFRXQWLVHG

Health Savings Account (HSA) – 1/1/2 to 12/31/2 Plan Year

7KH +HDOWK 6DYLQJV \$FFRXQW LV D SUH WD[VDYLQJV DFFRXQW W
DQG YLVLRQ H[SHQVHV IRU \RX DQG \RXU HOLJLEOH GHSHQGHW
WR VLQJOHIDPLO\ IRU WKH FDOHQGDU \HDU 7KHVH OLPLW
:LONHV 8QLYHUVLW\ DQG DQ\ HPSOR\HH FRQWULEXWLRQV (PSOR\H
FDWFK XS OLPLW HQRKUFDOHQGDUHQHFDQ EH FDUULHG RYHU
,QWHUHVW HDUQHGH RQ DQ +6\$ LV QRW FRQVLGHUHGH WD[DEOH LQFR

,PSRUWDQW 1RWLFH ,I \RX KDYH VHFRQGDU\ PHGLFDO FRYHUDJH (C
SODQ LV 127 DQRWKHU +' +3 \RX DUH LQHOLJLEOH WR HQUROO LQ W
IXQGLQJ HPSOR\HU Available for those enrolled in the HDHP \$2,000

127(\$Q +6\$ LV QRW D 8VH ,W RU /RVH ,W DFFRXQW

7XLWLRQ 5HPLVVLRQ

:LONHV 8QLYHUVLW\ 8QGHUJUDGXDWH DQG JUDGXDWH FUHGLWV WR
JHQQHU GRPHVWLF SDUWQHUV DQG GHSHQGHW VRQV DQG GDXJKW
QLQHW\ FDOHQGDU GD\V RI VHUYLFH 7KH WXLWLRQ EHQH¿W FRY
HPSOR\HH LV UHVSQRVLEOH IRU DSSOLFDEOH IHHV DQG WH[WERRN F

2WKHU 7XLWLRQ 3URJUDPV .LQJIV &ROOHJH 0LVHULFRUGLD 8QLYHU

3OHDVH UHIHU WR WKH 6WDú 3ROLFLHV 0DQXDO IRU D FRPSOHWH GH
HOLJLELOLW\ UHTXLUHPHQWV

+ROLGD\V

\$OO DGPLQLVWUDWLYH DQG SURIHVVLRQDO VWDII ZLOO EH JUDQWH
EHIRUH -XQH VW RI HDFK ILVFDO \HDU 5HIHU WR WKH 6WDII 3ROLF
+ROLGD\ 6FKHGXOH LV SRVWHG RQ WKH :LONHV ZHEVLWH XQGHU +X
KWWSV ZZZ ZLONHV HGX DERXW ZLONHV RIILFHV DQG DGPLQLVWU
SROLF\ PDQXDO KROLGD\V DVS[

9DFDWLRQ /HDYH

9DFDWLRQ WLPH R† ZLWK SD\ LV DYDLODEOH WR HOLJLEOH HPSOR\
DQG SHUVRQDO SXUVXLWV 9DFDWLRQ WLPH LV HDUQHG LQ QXPEHU
EDVHG RQ \RXU OHQJWK RI VHUYLFH

Carry Over

(DUQHG DQG XQXVHG YDFDWLRQ KRXU\I P\XDFK EHD\XVH@ ZHYHU HPSO
PD\ FDUU\ D PD[LPXP QXPEHU RI KRXUV RI XQXVHG YDFDWLRQ WLPH
7KH PD[LPXP QXPEHU RI XQXVHG YDFDWLRQ FDUU\RYHU KRXUV DUH

7KH FRPSOHWH 9DFDWLRQ /HDYH 3ROLF\ FDQ EH IRXQG LQ WKH RQ
KWWSV ZZZ ZLONHV HGX DERXW ZLONHV RIILFHV DQG DGPLQLVWU
SROLF\ PDQXDO YDFDWLRQ EHQHILWV DVS[

6LFN /HDYH



<RXU %HQHÀWV DQG WKLV 6XPPDU\
