

# 2023 PSCU BENEFITS

Overview of  
Your Options



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## Welcome!

Visit [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits) to review the benefit materials and the Tango decision support tool. This easy-to-use tool walks you through a series of questions to help you choose the right plans for your needs and explore options to maximize your savings.

Enrollment elections are captured within Workday (online or mobile app), so please watch for an Enrollment Change task in your Workday inbox.

Vendor contact information is located in the back of this booklet and on the Benefits Portal. For questions, please visit the Benefits Portal. If you have questions after visiting the Portal, contact [benefits@pscu.com](mailto:benefits@pscu.com).

## Benefits Eligibility – Group 1\*

Full-time employees (defined as those who work 30 hours a week or more) are eligible for all benefit coverages. New hire eligibility begins on the first of the month following one month of service.

## Benefits Eligibility – Group 2\*

Full-time employees (defined as those who work 30 hours a week or more) are eligible for all benefit coverages. New hire benefits begin on the first of the month following or coinciding with 60 days of service, with the exception of short- and long-term disability, which begin the first of the month following six months of service.

### Spouse, Domestic Partner and Dependent Eligibility

If you elect a benefit plan, you may also enroll your spouse or domestic partner and dependent children. Children must be under age 26 and be your biological, step or adopted children. You may also



enroll children for whom you have legal guardianship. Dependent children coverage automatically ends at the end of the month they turn age 26, and they will be sent a COBRA notification.

If you're enrolling a spouse/domestic partner or dependent child for the first time, documentation proving your relationship is required. Visit [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits) to review the Dependent Documentation List. Acceptable documentation must be submitted within Workday.

Your newly added dependent(s) will not be enrolled unless proof of eligibility is received. If you are unable to attach your document(s) in Workday, please email [benefits@pscu.com](mailto:benefits@pscu.com) for assistance.

*\* See Group 1 and Group 2 definitions on page 22.*

## Qualifying Life Events – Benefit Election Changes

As a reminder, you cannot make changes to your benefit elections during the plan year unless you have a qualifying life event. Some common family life events include:

- Marriage or divorce
- Birth or adoption (or placement of adoption)
- Death of a covered dependent
- Loss or gain of eligibility for health insurance coverage
- Change in employment status (starting or leaving a job)

If you have a qualifying life event, you have 31 days to make a change to your elections. If you don't meet the deadline, you'll have to wait until the next Annual Enrollment to make changes to your benefits.

Contact [benefits@pscu.com](mailto:benefits@pscu.com) for questions or assistance on making a change.

## How to Enroll

1. You will receive a task in your Workday Inbox. To enroll:
  - Click on the inbox icon in the top right-hand corner of Workday and go to your inbox.
  - Choose the Open Enrollment Change task.
  - Click Enroll for each benefit tile to make your benefit election.
  - Choose Select or Waive for each plan.
2. Review your elections for accuracy by clicking on the Review and Sign button.
  - If you've added a new dependent, documentation must be submitted for coverage to be activated. Drop files in the Attachment section.
  - Check the I Accept box to complete your electronic signature.
  - Click Submit to submit your elections that are displayed.
3. Click View 2023 Benefit Statement to save or print a copy for your records.
  - Once displayed, click Print for a PDF document to be printed or saved to your computer.
  - If you are unable to print or need enrollment assistance, please email [benefits@pscu.com](mailto:benefits@pscu.com).

Instructions for accessing Workday are on page 21.

## Medical Plans Overview

Three medical plan options are available through United Healthcare (UHC). Important plan details are below:

	PPO \$1,000	HDHP \$2,000 w/ HSA Seed/Match	HDHP \$3,000 w/ HSA Seed/Match
<b>In-Network Deductible Individual/Family</b>	\$1,000/\$2,000	\$2,000/\$4,000*	\$3,000/\$6,000**
<b>In-Network Out-of-Pocket Maximum Individual/Family</b>	\$5,000/\$8,000	\$6,000/\$7,500*	\$7,000/\$8,500**
<b>Coinsurance</b>	15%	20%	30%
<b>Preventive Care</b>	100%	100%	100%
<b>Office Visits/Specialist/Urgent Care</b>	\$30/\$60/\$75	Deductible + 20%	Deductible + 30%
<b>ER/Hospital</b>	Deductible + 15%	Deductible + 20%	Deductible + 30%
<b>Telemedicine</b>	\$25 copay	\$49 per visit	\$49 per visit
<b>Tier 1 Rx</b>	\$10	Deductible + 20%	Deductible + 30%
<b>Tier 2 Rx</b>	\$40	Deductible + 20%	Deductible + 30%
<b>Tier 3 Rx</b>	\$70	Deductible + 20%	Deductible + 30%
<b>Specialty Rx</b>	\$100	Deductible + 20%	Deductible + 30%
<b>Preventive Rx</b>	\$10/\$40/\$70	\$10/\$40/\$70 copay	\$10/\$40/\$70 copay

\*True family deductible and out-of-pocket maximum: This means that if electing employee plus one or more dependents, the individual deductible amount does not apply and, instead, you and/or your dependent(s) will have to meet the full Family deductible before coinsurance kicks in.

\*\*Embedded deductible and out-of-pocket maximum: This means that a single member of the family doesn't have to meet the full family deductible or out-of-pocket maximum for their after-deductible benefits or out-of-pocket maximum to kick in. Instead, the individual's benefits will kick in as soon as they have met the individual deductible or out-of-pocket maximum, even though the coverage is through a family plan.

Bi-weekly premiums are listed below:

Plan Name	Benefit Details	Premiums
<b>PPO \$1,000</b>	Employee Only	\$99.17
	Employee + Spouse/ Domestic Partner	\$268.69
	Employee + Child(ren)	\$234.91
	Employee + Family	\$399.09
<b>HDHP \$2,000 with HSA seed/match</b>	Employee Only	\$56.44
	Employee + Spouse/ Domestic Partner	\$183.13
	Employee + Child(ren)	\$160.11
	Employee + Family	\$272.02
<b>HDHP \$3,000 with HSA seed/match</b>	Employee Only	\$33.78
	Employee + Spouse/ Domestic Partner	\$138.39
	Employee + Child(ren)	\$120.99
	Employee + Family	\$205.56

## Helpful Terms

**Coinsurance:** Your share of the costs for a covered healthcare service, calculated as a percentage. After your deductible is met, you pay the coinsurance, and the medical plan pays the rest of the allowed amount.

**Copay:** A fixed dollar amount you pay for a covered service. Does not apply toward the deductible.

**Deductible:** The amount you pay for services received before the medical plan begins to pay, unless there's a copay associated with the service.

**Out-of-Pocket Maximum:** The most you'll pay for covered services during the plan year. It includes your deductible, coinsurance and copayments for covered services.

**Premiums:** The amount you pay for your plan, taken as a deduction from your bi-weekly paychecks.





## Medical Plan Highlights

In addition to the features listed in the Medical Overview table, the plans also include:

- **HDHP \$2,000 or HDHP \$3,000 plans only: HSA-eligible with free seed money and company-matching contributions!**
- **Out-of-network medical coverage:** Visit [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits) for out-of-network deductible, out-of-pocket maximums, coinsurance, etc. Out-of-network prescription coverage is not available.
- **Pharmacy savings:** You can fill mail-order prescriptions in store at Walgreens or CVS (as well as others) or through the mail and save one copay per 90-day supply. In-network pharmacies can be viewed on [www.myuhc.com](http://www.myuhc.com) using the "Find a Pharmacy" feature.
- **Health advocacy services** through Health Champion at ComPsych. Their specialists can help you resolve claims or billing issues with your health plan

coverage, including medical, dental or vision. They can help you understand your benefit plan coverage as well as help you determine where to go for care, understand a diagnosis or explain treatment options.

- **Fertility coverage:** PSCU is committed to an inclusive culture. UHC's fertility coverage helps family building, regardless of family structure, and provides clinically guided support with the goal of delivering quality outcomes. UHC will help you navigate each step of the fertility process, including infertility identification, early stages of treatment and advanced treatment options.

### UnitedHealthcare's Personal Health Nurse

Plan participants will have access to free, confidential health guidance from a dedicated, specially trained nurse to help you make full use of your company benefits to achieve your best health. Access is available by calling the number on the back of the ID card. You may also receive a phone call in order to offer assistance on the information and resources you may

need, and we encourage you and your dependents to take advantage of this resource by taking the call.

### 2nd.MD

We partner with 2nd.MD for second medical opinion services. UHC participants can utilize this benefit to get an opinion from industry leaders when you need to understand a diagnosis, confirm treatment plans or review other options. Discuss your medical questions with a 2nd.MD nurse who will handle the details and paperwork; consult with a leading medical specialist by video or phone; and get the right care.

### Diabetes Management – Livongo

UHC participants have access to Livongo, a diabetes management program. Livongo is designed to improve health and lower your pharmacy costs and includes 24/7/365 real-time personalized support and coaching.

It also includes no-cost diabetes supplies, as well as a cellular-network-enabled, touchscreen blood glucose meter and free unlimited strips and lancets. Supplies are automatically shipped directly to you based on your usage.

### Diabetes Management – Continuous Glucose Monitors

No cost for certain models of Dexcom or Freestyle Libre continuous glucose monitor (CGM) systems and supplies through UHC's pharmacy coverage. Speak with your healthcare provider to determine if a CGM is right for you. Please visit [myuhc.com](http://myuhc.com) to view the Preferred Drug Listing for system/model details on or after July 1.

### SmartConnect Medicare Support

We have partnered with SmartConnect to assist in navigating enrollment and ongoing support in Medicare plans. This is a great resource for employees who are Medicare-eligible, still working, and want to consider Medicare as a lower-cost alternative to group coverage. In addition, this service is available to assist you, your dependents or other family members (including your parents) in understanding, reviewing and enrolling in Medicare. There is no cost for services or assistance.





## Savings Accounts

### Health Savings Account (HSA) with Seed Money Plus Contribution Matching from PSCU

If you participate in the UHC \$2,000 HDHP or \$3,000 HDHP, you can contribute to an HSA to pay for eligible healthcare expenses with tax-free dollars. You contribute through pre-tax payroll deductions, which can be changed anytime. You own your HSA; interest and investment earnings grow tax-free; and the money is yours to keep, even if you change jobs or retire.

For employees enrolled as of July 1, PSCU will contribute “seed money” of \$250 for employee-only participants and \$500 for participants with family coverage (employee + one or more) to your 2023 PSCU HSA.

Contribution matching is provided each pay period.

For the 2023 calendar year, you can contribute up to the IRS limit of \$3,850 to an HSA if you elect individual coverage, and

up to the \$7,750 limit for family coverage (employee + one or more). If you’re age 55 or older anytime in 2023, you can contribute an extra \$1,000. Our HSA is administered by HSA Bank.

	PSCU Seed Money Provided July 2022	PSCU Per Paycheck Match
Employee Only	\$250	Up to \$20 per paycheck
Family (EE + One or More)	\$500	Up to \$40 per paycheck

### UHC \$2,000 HDHP and \$3,000 HDHP Plan Participants

- Elect HSA plan in Workday to open / maintain an account with HSA Bank.
- Failure to open / maintain an account with HSA Bank within Workday during the Open Enrollment period – which ends June 2, 2023 – will result in forfeiting the seed money.

### Healthcare Flexible Spending Account (HFSA)

For the 2023 plan year, Flores & Associates will once again administer this benefit, which is available to all benefit-eligible employees – except those who have elected to enroll in an HSA. This means that regardless of the medical plan you choose, or if you choose to have no medical coverage through PSCU, you can still elect an HFSA to help pay for your qualified healthcare expenses. Reminder: PSCU does not provide seed money and/or match with an HFSA.

For the 2023 calendar year, you can contribute up to the IRS limit of \$3,050. You cannot change your FSA contributions during the plan year unless you have a qualifying life event. Expenses must be incurred by June 30, 2024, and receipts must be submitted by Sept. 28, 2024, or you will forfeit any remaining HFSA funds.

### Dependent Care Flexible Spending Account (DCFSA)

Flores & Associates will once again administer this benefit for the 2023 plan year. You can enroll in a DCFSA even if you don’t enroll in PSCU’s medical plan, and this account works like a bank account. As you contribute money on a pre-tax basis toward your DCFSA, it will be available to cover eligible child or elder care expenses. If you don’t spend your DCFSA dollars by the end of the plan year (June 30, 2024), you forfeit them. You cannot change your DCFSA contributions during the plan year unless you have a qualifying life event.

DCFSA dollars can be spent on care for your children age 12 or younger, or for elder care while you work. Eligible expenses could include pre-school, summer day camp and before- or afterschool programs. These funds can be used for any other dependent who is physically or mentally incapable of self-care. An adult dependent must be your tax-qualified dependent, must live with you and must require care while you work.







### The Differences between an HSA and HFSA

Questions	HSA	HFSA
What plans are eligible for this account?	UHC \$2,000 HDHP or \$3,000 HDHP	Any plan is eligible; however, you cannot have both an HSA and an HFSA.
What are the IRS maximum contribution limits?	\$3,850 Individual \$7,750 Family	\$3,050
Are matching contributions or seed money provided by PSCU?	Yes, seed money of \$250 for employee-only/\$500 family coverage (employee + one or more).  Annualized matching contributions up to \$520 for employee-only/\$1,040 family coverage.	No
When are funds available?	When they are deposited into the account	Immediately
Can you change your contribution amount without a qualifying life event?	Yes	No
Do the funds roll over from year to year?	Yes	No

## Dental

PSCU provides dental coverage through MetLife. To find an in-network dental provider, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-942-0854. No ID card necessary.

Bi-Weekly Cost	
Employee	\$5.54
Employee+ Spouse/Domestic Partner	\$12.92
Employee + Child(ren)	\$15.76
Family	\$23.19

Dental Plan - MetLife		
	In-Network	Out-of-Network
Type A	100%	80%
Type B	80%	60%
Type C	60%	40%
Type D	50%	50%
Deductible (Type B & C)		
Individual	\$50	\$50
Family	\$150	\$150
Annual Benefit Maximum	\$2,000	\$2,000

**Type A:** Cleanings, oral exams, fluoride applications for children and x-rays.  
**Type B:** Fillings, simple extractions, general anesthesia and oral surgery.  
**Type C:** Initial placement of crowns, bridges, and dentures and repairs to each.  
**Type D:** Orthodontics (lifetime maximum \$2,000 in- or out-of-network).





## Vision

Vision coverage is offered through VSP Vision to help pay for vision services and supplies. To find a vision provider near you, visit [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195. No ID card necessary.

Bi-Weekly Cost	
Employee Only	\$2.66
Employee + Spouse/Domestic Partner	\$7.84
Employee + Child(ren)	\$6.66
Employee + Family	\$10.59

Vision Plan - VSP Vision	
Exams	Covered in full every 12 months.
Prescription Glasses	Covered in full every 12 months (single vision, lined bifocal and lined trifocal lenses).
Frames	Covered up to \$150. Plus, 20% off any out-of-pocket costs.
Contacts	When you choose contacts instead of glasses, you receive a \$130 allowance toward the cost of lenses. A \$60 copay is charged for the fitting and evaluation exam. This exam is in addition to your vision exam to ensure proper fit of contacts.
VSP EASYOPTIONS (choose one of these upgrades every 12 months)	<ul style="list-style-type: none"> <li>• An additional \$100 frame allowance, or</li> <li>• Fully covered premium or custom progressive lenses, or</li> <li>• Fully covered light-reactive lenses, or</li> <li>• Fully covered anti-glare coating, or</li> <li>• An additional \$70 contact lens allowance</li> </ul>

## Additional Benefits

### Life Insurance, Disability and Retirement

#### Basic Life and AD&D

PSCU provides you with Basic Life and Accidental Death & Dismemberment (AD&D) insurance equal to one-and-a-half times your base salary at no cost to you, up to a maximum benefit of \$750,000. Benefit reductions apply beginning at age 65.

#### Supplemental Life Insurance

You can purchase Supplemental Life insurance up to five times your salary or \$500,000. In addition, you can purchase half the amount you purchase for yourself to cover your spouse/domestic partner. You can purchase up to \$10,000 in coverage for your children.

If you currently have less than three times your salary or \$200,000, you can increase your Supplemental Life insurance by \$10,000 during annual Open Enrollment without completing evidence of insurability.

All other increases will require evidence of insurability. Premiums vary based on age.

For employees who are newly eligible for benefits, you can elect up to three times your salary, up to \$200,000, without completing evidence of insurability. Any amount above that will require evidence of insurability.

For more details about these voluntary benefits, visit [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits).

#### Update Your Beneficiaries

Open Enrollment is a great time to update your Life/AD&D beneficiary information within Workday and your 401(k) beneficiary information with Lincoln Financial.

#### Company-paid Disability Coverage – Group 1

If you are unable to work, PSCU provides you with company-paid Short- and Long-Term Disability insurance that can help replace your income so you can pay your bills and protect your savings.







After a 14-day waiting period, the Short-Term Disability (STD) coverage provides 70% of your base pay excluding overtime, bonuses or any other special payment. The plan pays a maximum weekly benefit of \$2,500 for up to 11 weeks.

Long-Term Disability (LTD) benefits usually take over when STD benefits end. After a 90-day elimination/waiting period, the LTD coverage provides 60% of your base pay excluding overtime, bonuses or any other special payment. Monthly benefit and age limits apply. See additional information located on the Benefits Portal.

**Company-paid Disability Coverage – Group 2**

If you are unable to work, PSCU provides you with company-paid Short- and Long-Term Disability insurance that can help replace your income so you can pay your bills and protect your savings.

After a 14-day waiting period, the Short-Term Disability (STD) coverage provides 60% of your base pay excluding overtime, bonuses or any other special payment.

The plan pays a maximum weekly benefit of \$2,500 for up to 11 weeks.

Long-Term Disability (LTD) benefits usually take over when STD benefits end. After a 90-day elimination/waiting period, the LTD coverage provides 50% of your base pay excluding overtime, bonuses or any other special payment. Monthly benefit and age limits apply.

**Retirement Plan**

PSCU offers both a Traditional and a Roth 401(k) option. To help you save for retirement, PSCU matches 1-3% of your contribution at 100% and 4-6% of your contribution at 50% per pay period.

The Traditional 401(k) option allows you to contribute pre-tax 401(k) dollars while the Roth 401(k) option allows you to contribute post-tax dollars; you can contribute to one or the other or both, and you can change your contribution at any time. The same annual IRS contribution limit applies to both contribution options.

**Voluntary Benefit Programs**

**Allstate Voluntary Coverages**

Sometimes life can throw you a curve ball. To help plan for the unexpected, PSCU offers voluntary benefits, including three options through Allstate Benefits.

The Hospital Indemnity plan pays you \$2,200 for each hospital stay, plus \$200 per day (up to 10 days) that you're in the hospital, and an additional benefit if you're in intensive care.

The Accident plan pays you different amounts of money depending on the type of covered accident and treatments you may have, as well as who had the accident (you or your child, for example).

The Critical Illness plan pays you a benefit amount of either \$15,000 or \$30,000 (based upon the benefit coverage amount you choose at enrollment) if you're diagnosed with certain covered illnesses. Premiums vary based on age and coverage amount. Information can be found online at [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits).

Allstate Hospital Indemnity	
Employee	\$10.26
Employee + Spouse/ Domestic Partner	\$19.32
Employee + Child(ren)	\$19.97
Family	20.72

Allstate Accident Coverage	
Employee	\$4.71
Employee + Spouse/ Domestic Partner	\$8.69
Employee + Child(ren)	\$10.62
Family	\$13.53







### **Pet Insurance**

PSCU offers health insurance coverage for your pets through Pets Best. Pets Best offers reasonable rates and a variety of coverage options, and you'll have peace of mind knowing you can care for your pet no matter the cost. If you wish to purchase pet insurance through our provider, please review the benefits portal for details. To enroll in insurance through Pets Best, you will make the election through Workday, and then visit Pets Best and finalize enrollment through their website.

### **Legal**

Many individuals fear the cost of legal fees and don't know how to find the right attorney for their needs. For \$16.75 per month, LegalEASE provides unlimited telephone advice and office consultations on virtually any personal legal matter with a plan attorney of your choice, as well as other benefits.







## Mental Health and Well-being

### THRIVE

PSCU's THRIVE program is designed to promote total well-being for you and your family. We target four pillars to support total wellness, including mind, body, financial and community. Our THRIVE well-being portal allows you to:

- Earn recognition as well as recognize others for their hard work and dedication. When you see colleagues demonstrate PSCU's Core Values and go above and beyond, you can use your "points to send" to recognize someone in a public way.
- Interact with your co-workers around the organization. If you see someone being recognized, you can comment or "high-five" their accomplishment. It's a great way to interact in a meaningful way at work, and incentives are also available for completing wellness activities.

- Be rewarded and reward others! The reward options within THRIVE are endless, including gift cards, merchandise and you can even choose to use your earned points to donate to your desired charity.

### Well-being Reimbursement

Based on your feedback and to help you on your well-being journey, eligible employees (shown on the Benefits Portal) can be reimbursed for wellness-related items. Up to \$200 per calendar year is available for things such as wellness app subscriptions, fitness club/gym memberships, weight loss program fees, wellness/fitness trackers, massage visits and so much more! More information, including a full list of eligible expenses, is available on the Benefits Portal.



### Ginger

In addition to our EAP services available through ComPsych, Ginger allows you and your dependents, age 18 and older, access to up to eight free virtual counseling sessions. These mental health services, which includes behavioral health coaching, therapy, psychiatry, and self-care resources, are accessible from the privacy of a smartphone, which removes wait time and makes availability quick, convenient and 24/7.

### Employee Assistance Program (EAP)

The Employee Assistance Program (EAP), offered through ComPsych, is a confidential counseling resource for you and members of your household. With up to five free counseling sessions per incident, per year, professional counselors can help you deal with life's adventures or challenges, no matter how big or small. You can call the EAP when you need help with things like legal assistance, financial counseling, emotional support, dealing with aging parents, finding childcare, coping with grief or loss, managing stress, managing depression, finding balance, etc.







### **Tuition Reimbursement**

We encourage life-long learning and self-development in order to help you perform effectively in your role, reach your development goals and increase your adaptability. To support your efforts, reimbursement of degree-required courses related to PSCU business, including books, is available to eligible employees. Visit the Benefits Portal for more details.

### **Adoption Assistance**

PSCU supports family-forming programs, so to help employees adopting a child, we will reimburse qualified adoption expenses up to \$5,000 per child following the completion of six months of employment.

### **Backup Care**

Care.com provides enhanced backup care services for children and elders. Simplified scheduling is available through the online portal, app or by phone. Includes referrals for eldercare, senior planning, pet care and house care needs. Employees have up to 10 visits of company-subsidized child/elder care every year for a \$10 copay for most situations.

### **Health Champion**

Call ComPsych anytime, 24/7, to speak with a trained health care advocate who will partner with you to effectively navigate your health care plan. Their advocates can assist you in understanding your bill, addressing claim processing errors as well as offering information about a medical diagnosis and available treatment options.

### **PTO, Holidays, Other Pay**

To enhance your well-being and work-life integration, a generous Paid Time Off (PTO) policy is provided to eligible employees. There are 11 paid company holidays per calendar year as well as four weeks of parental pay and up to five paid days for bereavement.



Plan	Company Name	Phone	Website/Email	Other
Medical/Prescriptions	UnitedHealthcare	HDHP Plans: 866-314-0335 PPO Plan: 866-633-2446	www.myuhc.com	Group# 921107
Dental	MetLife	800-942-0854	www.metlife.com/mybenefits	Group# 302033
Vision	VSP Vision	800-877-7195	www.vsp.com	
Telemedicine – UHC	Various Providers	Varies by Provider	www.myuhc.com (go to virtual visits to see the options)	
Fertility Solutions	UnitedHealthcare	866-774-4626	www.myuhc.phs.com/fertility	
Health Savings Accounts	HSA Bank	800-357-6246	www.hsabank.com	
Flexible Spending Accounts	Flores	800-532-3327	www.flores247.com	
EAP/Health Advocacy	ComPsych	833-962-0008	www.guidanceresources.com	PSCU
Enhanced EAP	Ginger	Mobile App Chat	help@ginger.com	
Expert Medical Opinion	2nd.MD	866-269-3534	www.2nd.MD/PSCU	
Diabetes Management	Livongo	800-945-4355	www.join.livongo.com/PSCU/now	
Life Insurance	Lincoln Financial	800-291-0112	www.mylincolnportal.com	Plan ID# 51728
Disability	Lincoln Financial	800-213-5616	www.mylincolnportal.com	Company Code: PSCUINC
Leave Administration	Lincoln Financial	800-213-5616	www.mylincolnportal.com	Company Code: PSCUINC
Pet Insurance	Pets Best	888-984-8700	www.petsbest.com/PSCUPETS	PSCUPETS
Legal Plan	LegalEASE	800-416-4313	www.legaleaseplan.com/PSCU	
Voluntary Insurance	Allstate	800-521-3535	www.allstateatwork.com/mybenefits	
Voluntary Benefit Claim Support	Allstate	800-348-4489	AB-Claims@allstate.com	
401(k)	Lincoln Financial	800-234-3500	www.lfg.com	Plan ID# PSCU -001

**PSCU Contacts**  
**Benefits Questions** - Please visit the Benefits Portal. For any questions after visiting the Portal, contact [benefits@pscubenefits.com](mailto:benefits@pscubenefits.com).  
**Payroll Questions** - [payroll@pscubenefits.com](mailto:payroll@pscubenefits.com)  
**Leave of Absence/Disability Questions** - [LOA@pscubenefits.com](mailto:LOA@pscubenefits.com)  
**Well-being Questions** - [wellness@pscubenefits.com](mailto:wellness@pscubenefits.com)

**Ways to Access Workday:**  
1. **Via the benefits portal:** Log in to [www.pscubenefits.com](http://www.pscubenefits.com), click on the Workday - Access Here" link on the sidebar, and enter your PSCU email/network password.  
2. **Via EmployeeConnect:** Go to <https://ec.pscubenefits.com/>, scroll to the bottom Quick Links footer and select "Workday" (must be on the PSCU network).  
3. **Direct access:** Go to <https://wd5.myworkday.com/pscud/home.html>  
4. **Mobile App:** Go to your app store and download the Workday app.

### Who is in Group 1?

- All exempt (salaried) employees in Fraud/Contact Center/Risk Management business units
- All exempt (salaried) employees at TriVerity/TLSC
- All employees not in Fraud/Contact Center/Risk Management or TriVerity/TLSC

### Who is in Group 2?

- All non-exempt (hourly) employees in Fraud/Contact Center/Risk Management business units
- All non-exempt (hourly) employees at TriVerity/TLSC

The benefits provided by PSCU—including the benefits described in this Benefits booklet—are governed solely by the official plan documents. For more detailed information about the benefits described in this Benefits booklet, refer to the Summary Plan Descriptions (SPDs) located on [www.pscubenefits.com](http://www.pscubenefits.com) (User ID: pscu Password: benefits). In the event of any inconsistency between this Benefits booklet and the official plan documents, the terms of the official plan documents, as interpreted by the plan administrator in its sole discretion, will control. Required notices regarding your rights under HIPAA, COBRA, CHIP, Medicare Part D and more can be found on [www.pscubenefits.com](http://www.pscubenefits.com) as well. PSCU intends to comply with all mandatory legislative benefit changes related to national emergencies.

Please note that PSCU reserves the right to amend, modify or terminate any or all of the provisions of the plan at any time and for any reason. Such changes may affect the benefits payable to you and/or your dependents. Receipt of benefit enrollment materials with respect to a benefit does not imply eligibility or coverage for that benefit. Provision of enrollment materials does not create any rights with respect to any benefit beyond those provided in the applicable documentation. The plan administrator has exclusive authority to determine eligibility.



