



GOLDEN GATE UNIVERSITY

Summary of Benefits: Jan 1st, 2025 - Dec 31st, 2025

At Golden Gate University, we recognize that our employees are at the core of our success. We review our benefits annually to ensure that our benefit offerings continue to meet the needs of our employees. Employees who regularly work a minimum of 25 hours per week, have the opportunity to enroll in our benefit plans on **the first of the month following date of hire** or during our annual Open Enrollment. Please review the benefits highlighted in this booklet when making your benefits decisions.

Medical Insurance

GGU will continue to utilize the Nonstop Health Program with their Kaiser and Blue Shield High Deductible Plan participants to help pay up to 100% of the deductible. GGU is going to continue to offer a Trio HMO Plan from Blue Shield of CA. Both Kaiser and Blue Shield Trio HMO Plans are focused on delivering choice, coordinated care and affordability. However, you do have an option to elect **Blue Shield PPO Plan** where members have flexibility to choose both In-Network and Out-of-Network providers.

Group#: 604569; Customer Service#: 800.464.4000; Visit: www.kp.org

Group#: W0001502; Customer Service#: 888.256.1915; Visit: www.blueshieldca.com

Nonstop Health Customer Service#: 877.626.6057; Visit: members.nonstophealth.com



Medical Plan Features	Kaiser HDHP HMO Plan ***Nonstop Health***	Blue Shield Trio HMO	Blue Shield HDHP PPO Plan ***Nonstop Health***
	Showing In-Network Only		
Calendar Year Deductible: Per Person / Per Family	\$5,500 / \$11,000 With Nonstop Health: \$0 / \$0	\$0 \$0	\$5,500 / \$11,000 With Nonstop Health: \$0 / \$0
Annual Out-of-Pocket Max: Per Person / Per Family	\$1,050 / \$2,100 After Annual Deductible is met	\$3,000 \$6,000	\$1,150 / \$2,300 After Annual Deductible is met***
Preventive Care: Physicals/Screenings/Labs	\$0	\$0	\$0
Office Visits / Specialists:	\$0 until Deductible is met then \$50	\$40	\$0 until Deductible is met than 20%
Acupuncture: (limits apply)	\$0 until Deductible is met then \$50	Not Covered	\$0 until Deductible is met than 20%
Chiropractic: (limits apply)	\$0 until Deductible is met then \$50	Not Covered	\$0 until Deductible is met than 20%
Labs and X-rays:	\$0 until Deductible is met then 40%	\$0	\$0 until Deductible is met than 20%
Hospital Medical Services: In-Patient / Out-Patient	\$0 until Deductible is met then 40%	\$1,000 / \$500	\$0 until Deductible is met than 20%
Emergency:	\$0 until Deductible is met then 40% **	\$150	\$0 until Deductible is met than \$150 +20% **
Urgent Care:	\$0 until Deductible is met then \$50	\$40	\$0 until Deductible is met than 20%
Prescription Drugs: Tier 1 (Generic) Tier 2 (Brand Name) Tier 3 (Non-Formulary) Specialty Rx	\$0 until Deductible is met then: \$10 \$40 N / A 50% (\$200/Rx max)	Rx Deductible: \$150/member \$15 \$30 after Rx deductible \$45 after Rx deductible 30% up to \$250 after Rx deductible	\$0 until Deductible is met then: \$10 \$25 \$40 30% (\$250/Rx max)

**There's a \$150 fee for an outpatient emergency visit which doesn't accrue towards your out-of-pocket maximum Note: This fee does NOT apply if you end up being admitted to the hospital.

***Please refer to the Benefits Summary for Out of Network information.

Dental Insurance



Golden Gate University Benefits Program also offers two dental plans through Delta Dental. As a Delta Dental enrollee, you will have access to the nation's largest dentist networks, delivering the best value for your dollar.

DeltaCare USA Group#: 70565; Dental PPO Group#: 02841
 Customer Service#: 800.765.6003; Visit: www.deltadentalins.com

Dental Plan Features	DeltaCare USA (HMO)		Delta Dental PPO	
	In-Network	In-Network	In-Network	Out-of-Network
Calendar Year Deductible:				
• For Self-only	\$0	\$25	\$25	\$50
• For Family	\$0	\$75	\$75	\$150
Calendar Year Maximum:	None	\$2,500	\$2,500	\$2,000
Lifetime Orthodontics Maximum:	None	\$1,250		
Preventive & Diagnostic Services:	100%			
Basic Services:	See copayment schedule*	90%	90%	80%
Major Services:	See copayment schedule*	60%	60%	60%
Orthodontic Benefits: (adults and children)	See copayment schedule*	50%	50%	50%

- Preventive Services include Exams, Cleanings and X-rays.
- Basic Services include Fillings, Simple Tooth Extractions and Sealants.
- Major Services include Crowns, Inlays, Onlays and Cast Restorations.

Vision Insurance



Golden Gate University Benefits Program also offer you and your dependents the vision care benefit through EyeMed. EyeMed offers many perks such as -

Provider Access and Choice - By offering both private practice and retail store providers across the country, you choose the eye doctor who meets your lifestyle, eye care and eye wear needs.

Eye Wear Choice and Value - Our frame allowance enables you to choose any frame with your preferred style within plan allowance at network providers such as LensCrafters or JCPenny's Optical.

EyeMed Group#: 1026834; Customer Service#: 866.299.1358; Visit: www.eyemed.com

Vision Plan Features	In-Network	Non-Network
Exam (once every plan year):	100% covered	Maximum allowance \$40
Prescription Glasses: Lenses (once every plan year)	\$15 copay	Maximum allowance Single = \$30 Bifocal = \$50 Trifocal = \$70 Lenticular = \$70
Frames: (once every other plan year)	Maximum allowance \$130 + 20% off the balance	Maximum allowance \$91
Contact Lenses: (once every plan year) -In lieu of frames	100% covered up to \$120 (non-elective)	Maximum allowance \$210

This booklet is intended to serve as an overview of benefits offered by GGU. If there is any difference between this booklet and the details contained in the legal plan documents, the legal plan documents are the final authority. This booklet should not be construed to reflect an employment contract. GGU reserves the right to modify any content of this booklet at anytime.



Flexible Spending Account

Employer Code#: 98309271; Customer Service#: 800.815.3023; Visit: myplans.cbiz.com

Golden Gate University benefits program includes an optional benefit that allows you to pay for eligible expenses using tax-free dollars called Flexible Benefits Plan. Money deducted from your paycheck into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings. The most common type of Flexible Spending Accounts are Health Care FSA and Day Care FSA.

For both types of these accounts, you must submit claims no later than 90 days after the end of the Plan Year.

Health Care Flexible Spending Account:

2025 IRS Contribution Limit - \$3,300

A health care FSA can reimburse you or help you pay for eligible health care expenses not covered by your health plan such as copays, deductibles, eye exams, glasses, dental work, hearing aids, prescriptions, etc.

Note: All expenses must be qualified medical, vision, pharmacy or dental benefit expenses, as defined in Section 213(d) of the Internal Revenue Code.

Day Care Flexible Spending Account:

2025 IRS Contribution Limit for Singles or Married Filing Jointly - \$5,000

2025 IRS Contribution Limit for Married Filing Separate - \$2,500

A dependent care FSA helps reimburse you for the work-related cost of care for a qualifying dependent.

A qualifying dependent is:

- A tax dependent of yours who is under age 13
- Any other tax dependent of yours, such as an elderly parent, who is physically or mentally incapable of self-care and has the same principle residence as you
- A spouse who is physically or mentally incapable of self-care and has the same principle residence as you

Commuter Benefits



Employer ID#: PDCFB298; Customer Service#: 800.815.3023; Visit: myplans.cbiz.com

Golden Gate University also offers Commuter Benefit Plan as part of our benefits program. This Plan allows you to use pre-tax dollars to pay for eligible transportation expenses.

- **Transit Pass Benefits** - permits you to pay for your share of the cost of qualifying Transit Pass Expenses for mass transit passes, vouchers, etc. for commuting to work
- **Commuter Highway Vehicle (Vanpool) Benefits** - permits you to pay for your qualifying Commuter Highway Vehicle Expenses for commuting to work
- **Qualified Parking Benefits** - permits you to pay for your share of the cost of Qualified Parking Expenses

2025 IRS Contribution Limit, per month:

- Qualified Parking Expenses: \$325
- Transit Passes and Commuter Highway Vehicle Expenses (combined total): \$325

Note: In order to enroll in FSA you MUST re-enroll every year.

Open Enrollment / Qualifying Events

Open Enrollment is the time of year all benefit-eligible employees have an opportunity to evaluate their insurance needs for themselves and their dependents for the upcoming plan year. You might also think about updating your beneficiary information on any life insurance policies if you've had a life event occur recently.

During Open Enrollment, you can make changes to your company-sponsored plans, including those listed below:

- Medical - Kaiser or Blue Shield of CA
- Dental - Delta Dental
- Vision - EyeMed
- Flexible Spending Account - CBIZ

Can I add and/or drop my dependents during Open Enrollment?

Yes, you may add or remove eligible dependents from your benefits coverage. However, if you drop a dependent during Open Enrollment, they are not eligible for COBRA. Open Enrollment is not considered a COBRA qualifying event.

What will happen to my benefits if I don't take action during Open Enrollment?

If you do not enroll yourself or your dependents in the company-sponsored plans at this time, you will not be able to enroll in the plans later unless a qualifying event occurs. Qualifying events include: marriage, divorce, death, birth, adoption, loss of coverage for you or your spouse (status change or termination), and gaining other coverage.

Contacts / Resources

A benefits website has been created for GGU employees with direct links to all the carrier websites, plan summaries and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. Many of your general questions can be answered by contacting the carrier directly, or reviewing the plan information located at:

<https://mybenefits.cc/ggu/>

All documents related to the Golden Gate University Employee Health Insurance Benefits Program, including the General COBRA Notice, HIPAA Privacy Notice, Summary Plan Descriptions, and any other relevant notices, are also available to employees and their dependents electronically through GGU's website. You may receive a paper copy of any of the above documents free of charge upon request.

If you have questions regarding your benefits, unresolved claim issues and/or eligibility, please contact your HR representative or your Acrisure Account Manager noted below.

Your Acrisure Account Manager:

GGU HR Team:
Ph: 415-442-7077

Morgan Gainor
Ph: 209.640.0602
mgainor@acrisure.com

