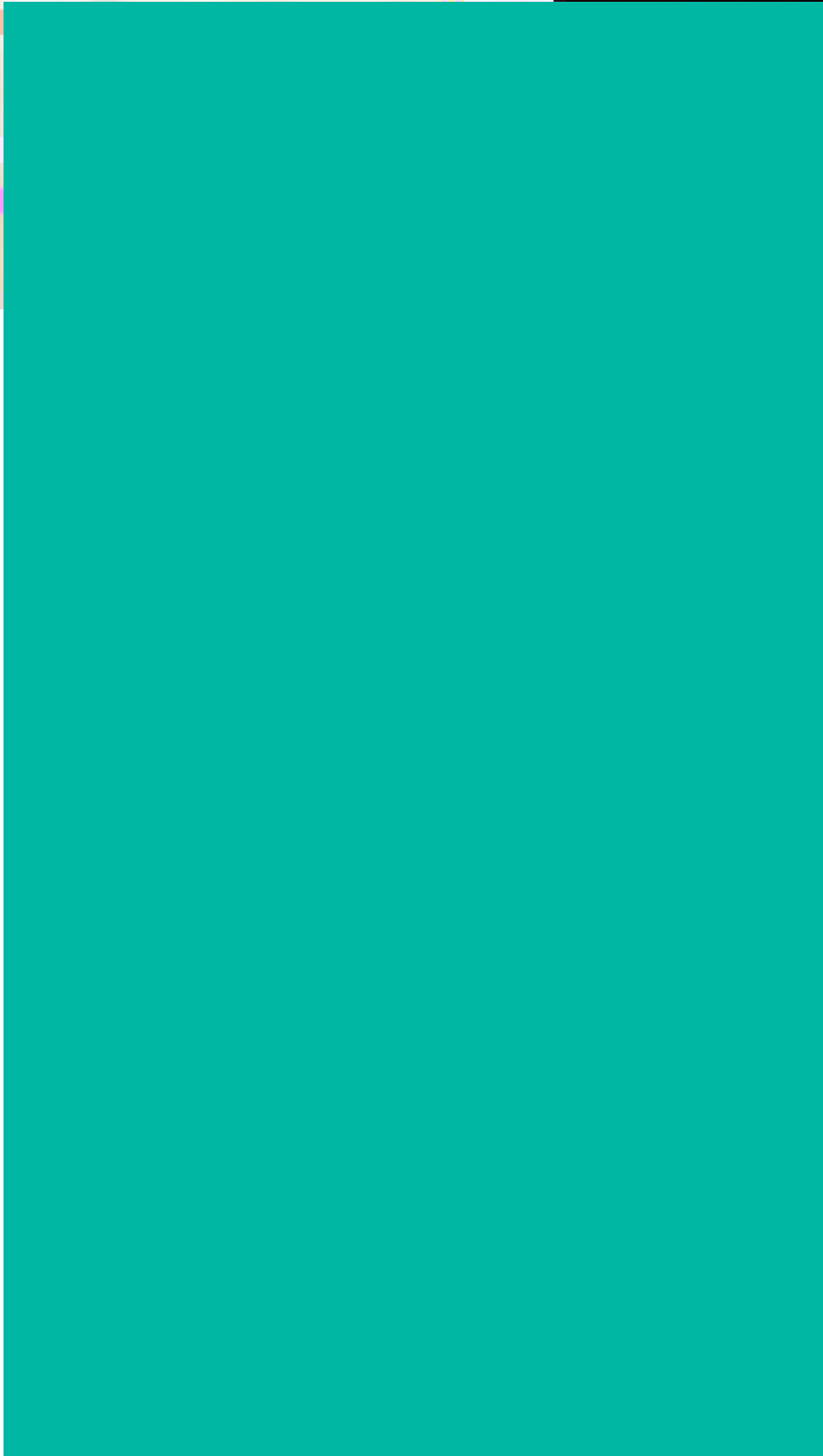


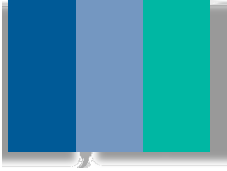
2025 Benefits Guide

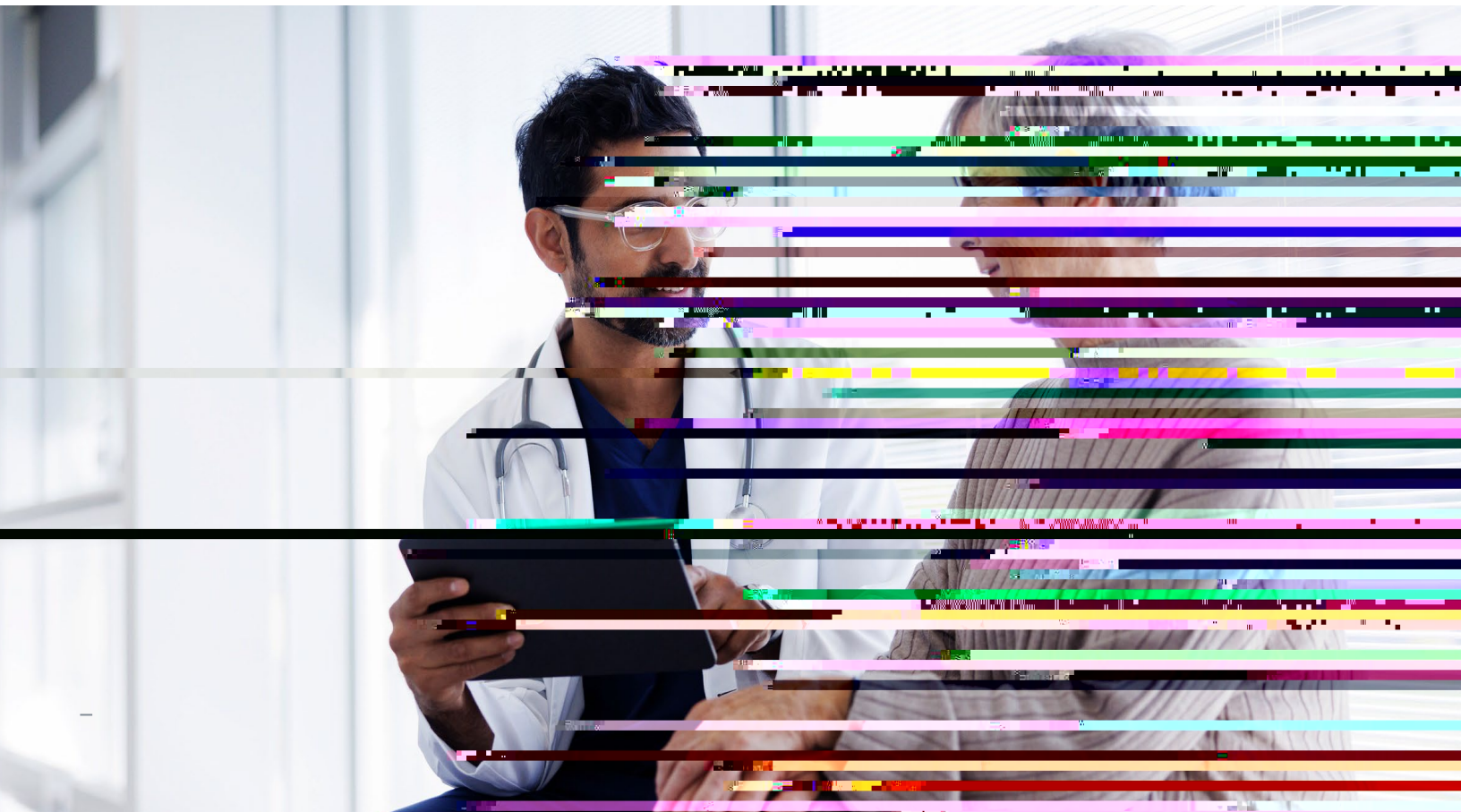


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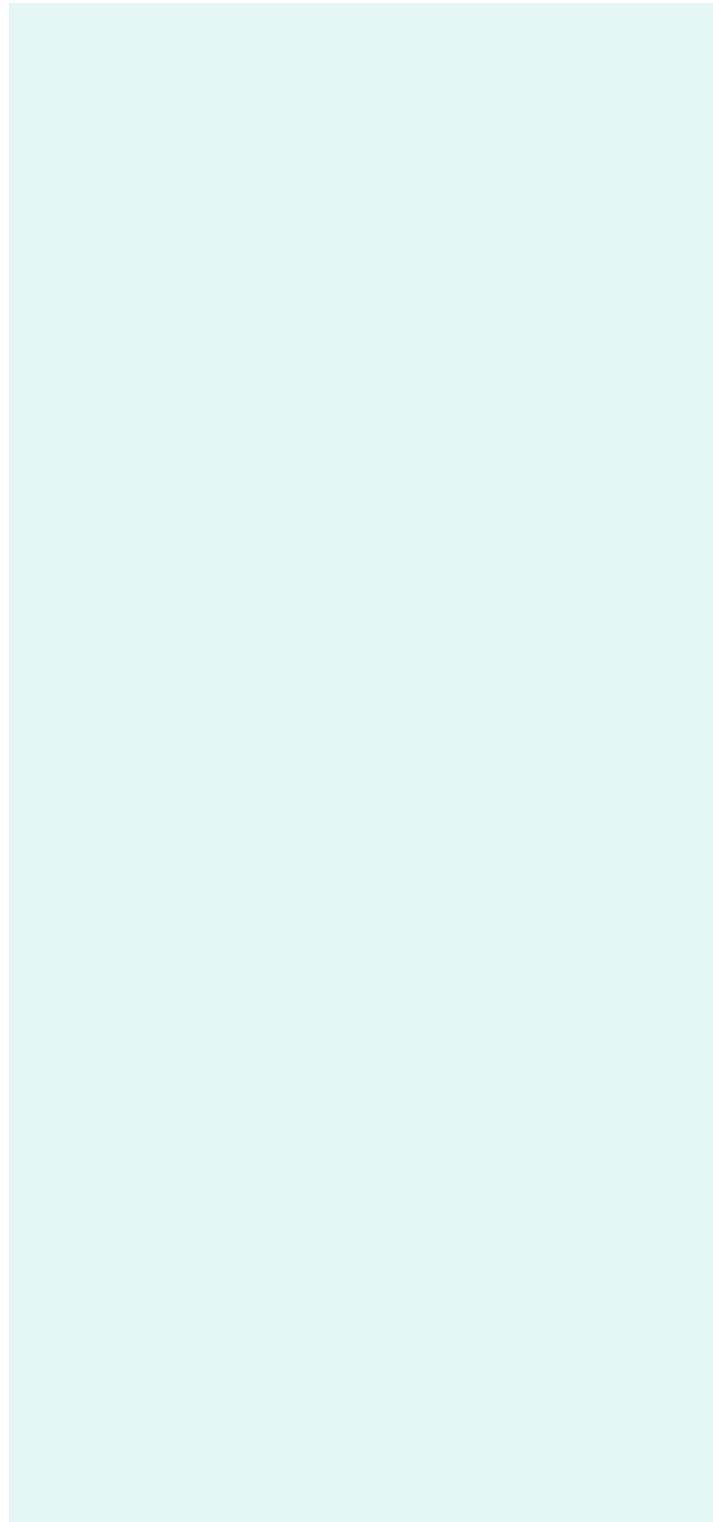






Medical Plan Comparison

	Aetna EPO Plan with HRA	Aetna PPO Plan With HRA		Aetna High Deductible Plan (HDHP) With HSÁ	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network	You Pay In-network	You Pay Out-of-network
YU HRA/HSA Account Contribution					
Base Contributions (automatic upon enrollment)					
Individual/Family	\$250/\$500	\$0 Base Contribution		\$500/\$1,000	
Additional Healthy Incentive Contribution for 2025					
Individual/Family	\$500/\$1,000	\$500/\$1,000		\$500/\$1,000	
Annual Deductible					
Individual/Family	\$1,500/\$3,750	\$1,500/\$3,750			







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CVS Virtual Health

Reasons to use the Informed Health Line:

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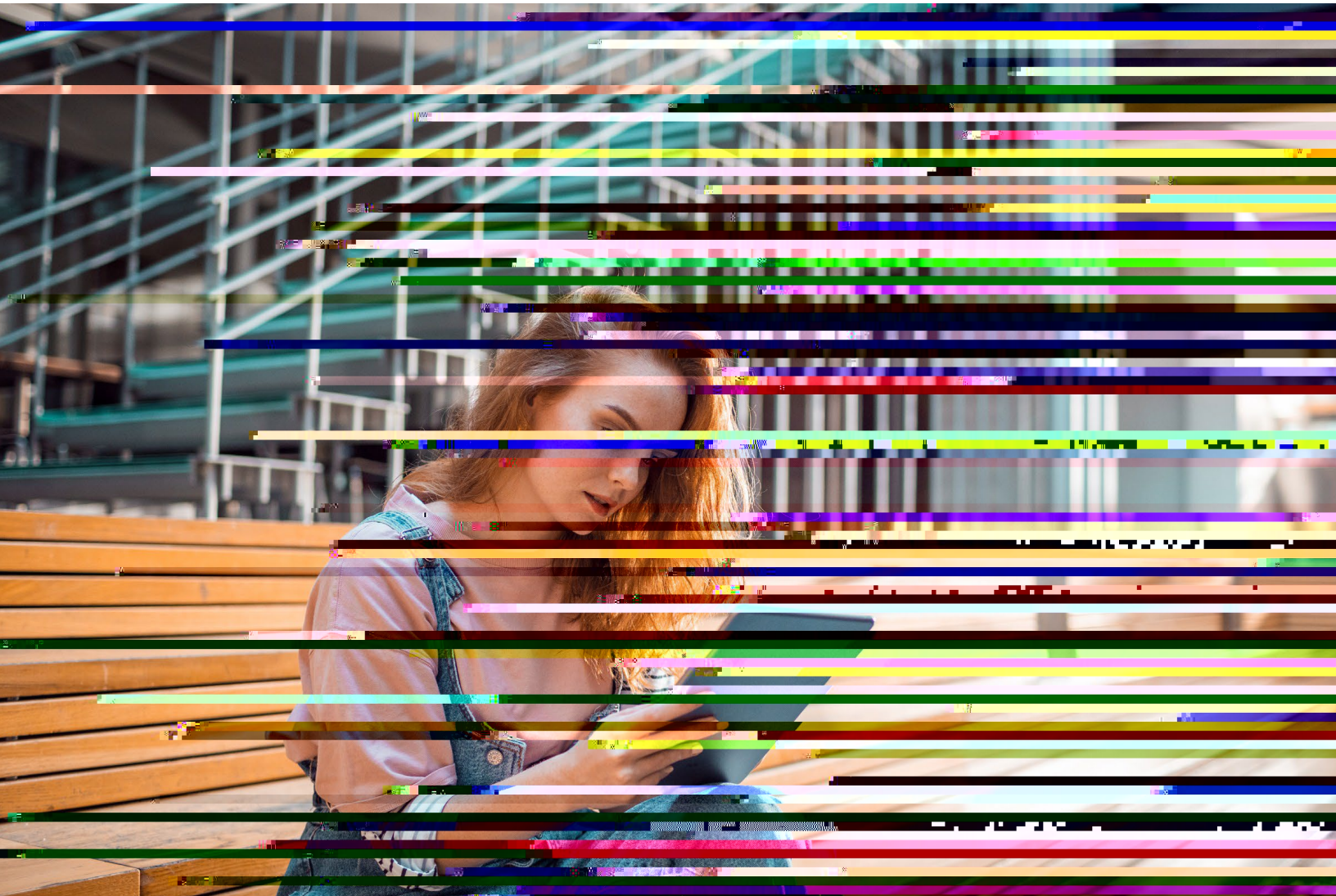
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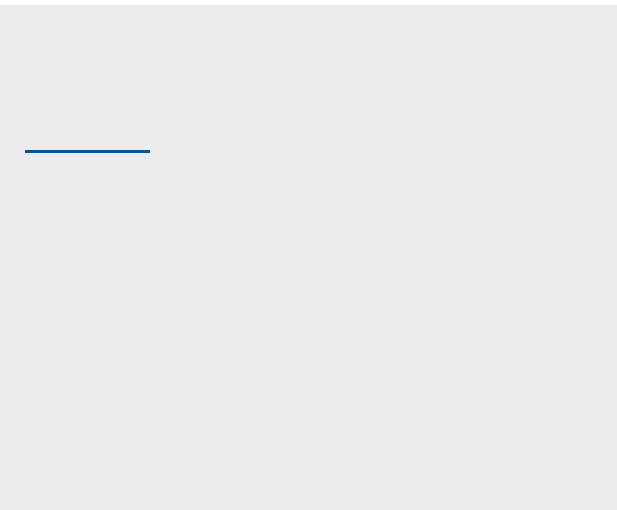


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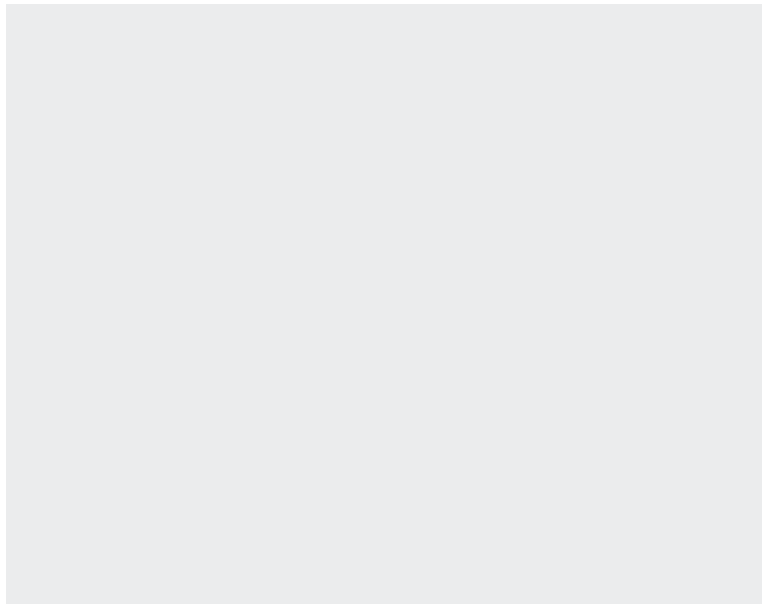
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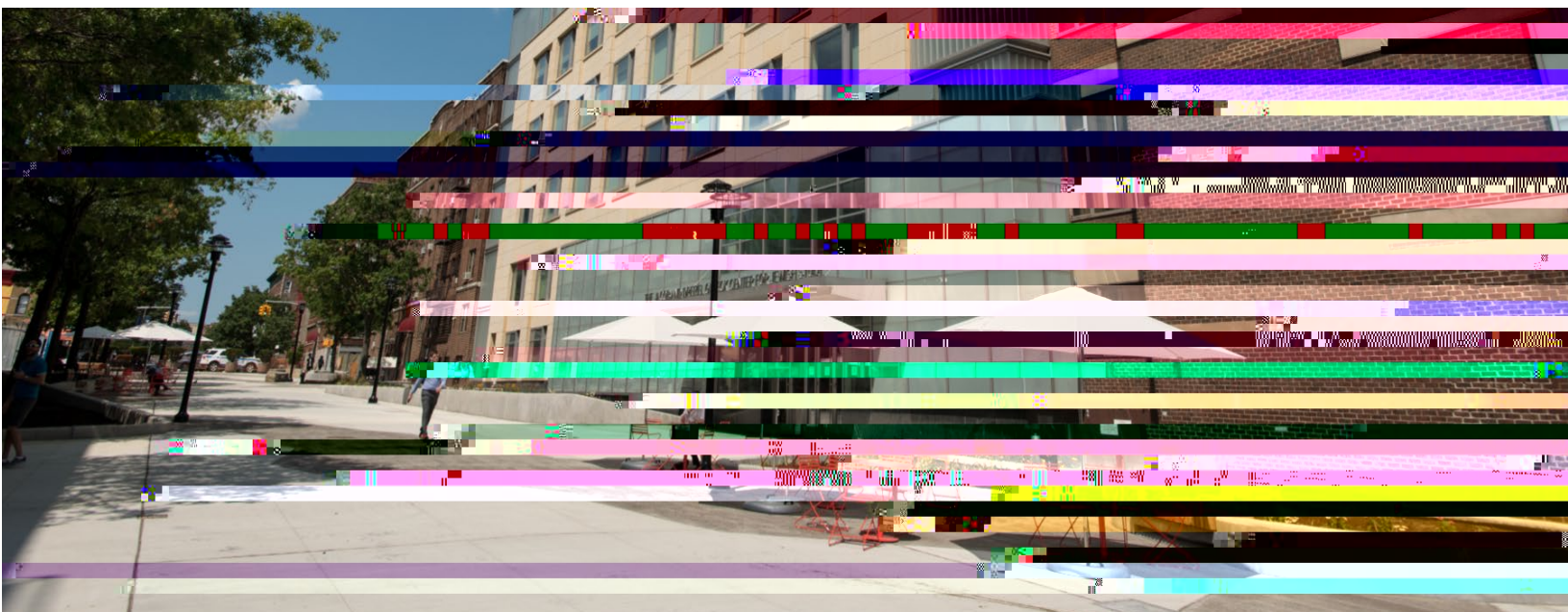


NYS Disability





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Lincoln Financial

Health Advocate

Yeshiva University

Benefitfocus

Health Equity

Website: healthequity.com/wageworks

Aflac

Delta Dental

Health Equity

Healthcare Bluebook

Inspira Financial

Allstate Identity Protection

MetLife Legal Plans

Lincoln Financial

Aetna

Medicare Transitional Services

Pet Assure

Fidelity

National Student Debt Forgiveness Center

Yeshiva University
