

HEALTH/WEALTH/SELF



ACADEMICA

2023/2024 BENEFITS

designed with YOU in mind

Academica is pleased to offer a comprehensive benefits program with the flexibility you need to choose solid coverage and protection at an affordable cost.



HEALTH *benefits*

Your school's health care benefits provide coverage when it's needed — with a focus on programs that support and encourage overall healthy living, including your physical, financial, and emotional well-being.

Medical and Prescription Drug Coverage

You have a choice of several medical plans, depending on where you live administered by Sierra Health and Life (UHC) or Health Plan of Nevada (Nevada Schools Only). Each plan provides comprehensive coverage, including in-network preventive care covered at 100% and prescription benefits, as well as an extensive provider network.

Dental Coverage

Your school offers affordable dental coverage through UnitedHealthcare for you and your dependents. The plan covers preventive, basic, and major care, as well as orthodontia services.

Vision Coverage

The UnitedHealthcare vision plan helps cover the cost of eye care, including standard vision exams, eyeglass frames and lenses, and contact lenses. Choose employee-only coverage or add dependents.





WEALTH *benefits*

BENEFIT PLAN	COVERAGE DETAILS
Basic Life Insurance and AD&D	\$40,000 flat benefit
Voluntary Short-Term Disability	60% of your salary with a benefit maximum of \$300 - \$6,000 per month depending on the amount you elect (100% employee paid benefit)

PAYTIENT

Repayment program for any qualified healthcare cost with 0% interest

As an Academica employee, you have access to an interest free, **\$1,000 line of credit** to use to pay for your health care expenses, **including medical, dental, vision, pharmacy AND veterinary expenses**



SELF *benefits*

Academica also provides additional benefits and programs to help you find the right work/life balance that fits you.

Talkspace: Therapy / Mental Health Support

All employees and dependents have access to **two live therapy sessions per month** with your dedicated care provider

Employees are matched with clinicians based on an initial assessment and questionnaire and begin communication within days

Employees and dependents (over the age of 13) are able to exchange messages daily with their therapist 5 days a week and can send messages 24/7 via the Talkspace app

If applicable, members can also receive psychiatry and medication management services for themselves and dependents (over the age of 18)

How it Works - Members can begin to exchange unlimited messages (text, voice, photo and video) with their personal therapist within days of registration. Therapists are recommended to engage daily during their business hours. Every Talkspace member is granted a complimentary, 10-minute video session to get to know their new therapist. Additional live sessions can also be scheduled, depending on your plan.



TOUCHCARE

Your personal healthcare assistant to offer free and confidential assistance

How To Begin?

To Open a case, members simply need to register via TouchCare online portal at www.touchcare.com or through the iOS / Android app

Click “new member” on the sign up page

Verify your email

Complete your registration by filling out the intake form and creating a username and password

As a TouchCare member, you have a personal Health Assistant in your pocket. TouchCare is here to help answer any and all of your health care and benefit questions (at no cost to you)

- Open Enrollment Assistance
- Benefit Navigation
- Bill Negotiation
- Cost Comparison
- Provider Search
- Prescription Assistance
- And more!



Scan the QR to register and get started!

TouchCare is your Number One point of contact for any and all healthcare related questions!

Academica Benefits Summary:

Medical

BENEFIT	ELIGIBILITY	PLAN DETAILS
Medical \$2,500 HDHP	First of the month following 30 days of employment.	<ul style="list-style-type: none"> • Deductible (In Network): \$2,500 EE / \$5,000 Family • Out of Pocket Maximum (In Network): \$6,550 EE / \$13,100 Family • Preventive Care: 100% (Deductible waived) • PCP / Specialist: 20% after Deductible • Inpatient/Outpatient Hospitalization: 20% after Deductible • Inpatient/Outpatient Mental Health: 20% after Deductible • Urgent Care / Emergency Room Visit: 20% after Deductible • Prescriptions: 20% after Deductible <p style="text-align: right;">Sierra Health and Life</p>
Medical \$2,500 PPO	First of the month following 30 days of employment.	<ul style="list-style-type: none"> • Deductible (In Network): \$2,500 EE / \$5,000 Family • Out of Pocket Maximum (In Network): \$6,250 EE / \$12,500 Family • Preventive Care: 100% (Deductible waived) • PCP / Specialist: \$35 / \$50 copay per visit • Inpatient/Outpatient Hospitalization: 30% after Deductible / 30% after Deductible • Inpatient/Outpatient Mental Health: 30% after Deductible / \$35 copay • Urgent Care Visit: \$35 Copay • Emergency Room Visit: 30% after Deductible and \$250 Copay • Prescriptions: \$25/\$50/\$75, Mail Order- \$62.50/\$125/\$187.50 <p style="text-align: right;">Sierra Health and Life</p>
Medical \$500 PPO	First of the month following 30 days of employment.	<ul style="list-style-type: none"> • Deductible (In Network): \$500 EE / \$1,000 Family • Out of Pocket Maximum (In Network): \$3,500 EE / \$7,000 Family • Preventive Care: 100% (Deductible waived) • PCP / Specialist: \$35 / \$50 copay per visit • Inpatient/Outpatient Hospitalization: \$400 copay (\$1,200 maximum per admit) / \$350 copay • Inpatient/Outpatient Mental Health: \$400 copay (\$1,200 maximum per admit) / \$30 copay • Urgent Care Visit: \$35 Copay • Emergency Room Visit: 20\$ after Deductible and \$150 Copay • Prescriptions: \$25/\$50/\$75, Mail Order- \$62.50/\$125/\$187.50 <p style="text-align: right;">Sierra Health and Life</p>
Medical HPN HMO	First of the month following 30 days of employment. ONLY FOR NEVADA SCHOOL EMPLOYEES	<ul style="list-style-type: none"> • Deductible (In Network): \$0 / \$0 • Out of Pocket Maximum (In Network): \$6,250 EE / \$12,500 Family • Preventive Care: 100% (Deductible waived) • PCP / Specialist: \$30 / \$60 copay per visit • Inpatient/Outpatient Hospitalization: 30% after Deductible / 20% after Deductible • Inpatient/Outpatient Mental Health: 30% after Deductible / \$35 copay • Urgent Care Visit: \$35 Copay • Emergency Room Visit: \$300 Copay • Prescriptions: \$25/\$50/\$75, Mail Order- \$62.50/\$125/\$187.50 <p style="text-align: right;">Health Plan of Nevada</p>

Academica Benefits Summary:

Dental, Vision and Basic Life and AD&D

Dental	First of the month following 30 days of employment	<ul style="list-style-type: none"> • Deductible: \$50 (individual) / \$150 (family) • Annual Plan Maximum: \$1,500 • Preventive Care: Covered at 100% • Basic Services: Plan pays 80% • Major Services: Plan pays 50% • Orthodontia Coverage (children only): Plan pays 50%; \$1,500 lifetime maximum 	United Healthcare
Vision	First of the month following 30 days of employment.	<ul style="list-style-type: none"> • Exam: \$10 Copay • Eyeglass Frames: \$130 Allowance • Eyeglass Lenses: \$25 Copay • Contact Lenses (Necessary): Covered in full after Deductible • Contact Lenses (Elective): \$105 allowance 	United Healthcare
Basic Life Insurance	Immediate	<ul style="list-style-type: none"> • A benefit of \$40,000 your loved ones in the event of your death. • No cost to the employee 	United Healthcare
Basic Accidental Death & Dismemberment	Immediate	<ul style="list-style-type: none"> • A benefit of \$40,000 if you suffer a covered loss in an accident, such as death, losing a limb, or your eyesight. • No cost to the employee 	United Healthcare
Voluntary Short-Term Disability	First of the month following 30 days of employment	<ul style="list-style-type: none"> • A monthly benefit of 60% of your salary between \$300 - \$6,000, depending on what you elect, if you suffer a covered illness or accident. • 14-day elimination period, and benefit lasts up to 6 months or until you are no longer disabled or can work again • Employee is responsible for 100% of the cost • Pricing is calculated on an individual basis determined by you salary and age 	United Healthcare

Academica Benefits Summary:

Mental Health and other Resources

Mental Health	Immediate	<ul style="list-style-type: none">• Two live therapy session per month and 24/7 messaging with dedicated care provider for all employees and dependents (over age 13)• Medication management and psychiatry services for all employees and dependents (over age 18)• Access to library of self-guided resources• No cost to the employee
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Talkspace

Financial Health	Immediate	<ul style="list-style-type: none">• All employees have access to an \$1,000 line of interest free credit to use to pay for your health care expenses, including medical, dental, vision, pharmacy AND veterinary expenses
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Employee Assistance Program	First of the month following 30 days of employment.	<ul style="list-style-type: none">• Available to all employees and family members. Although this is a company sponsored program, case information is kept completely confidential and will not be shared with the company without your written consent.• The confidential Employee Assistance program provides assistance for everyday issues at no cost to you. Get help with work-life, referrals for clinical, legal, and financial services and more.
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Behavioral Healthcare Options