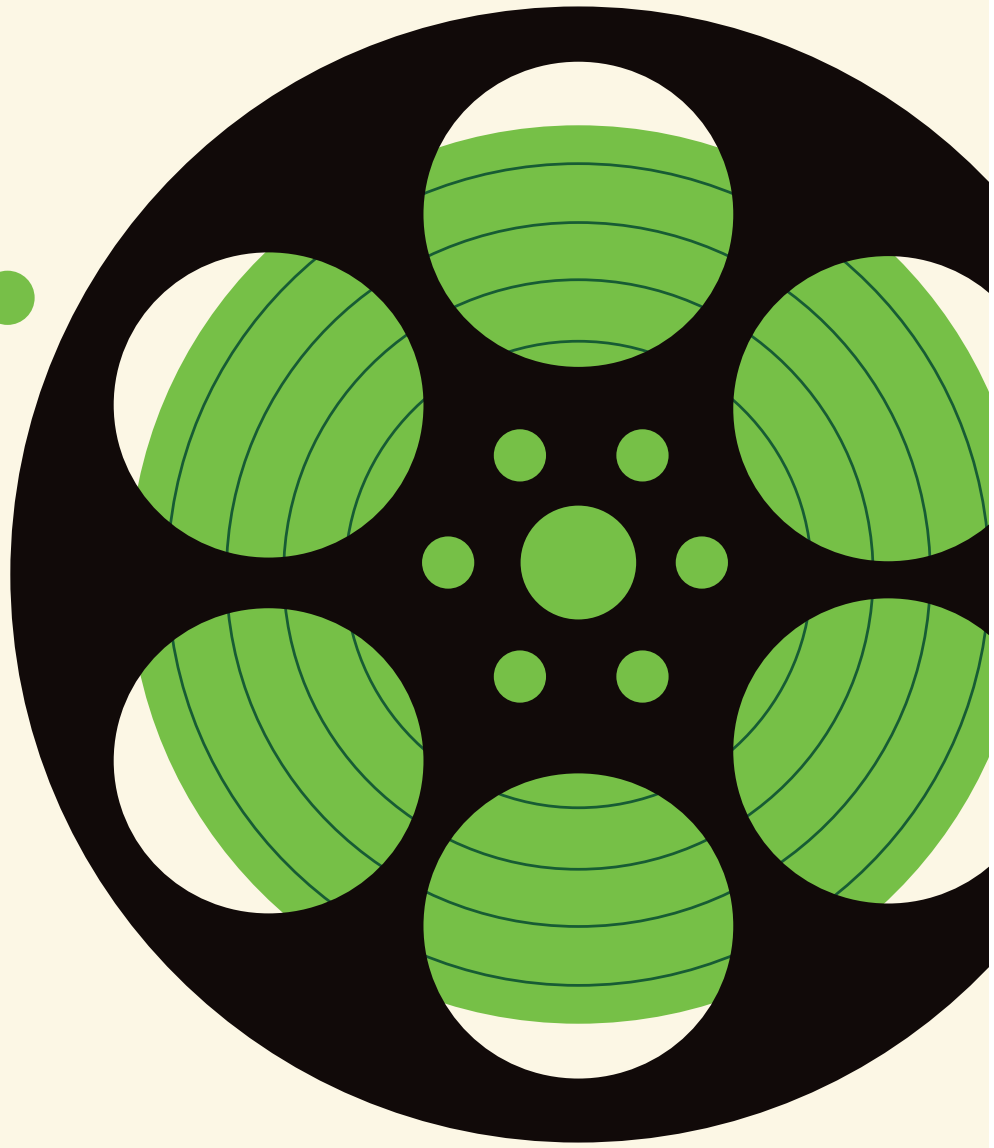


HR BENEFITS GUIDE 2020-2021

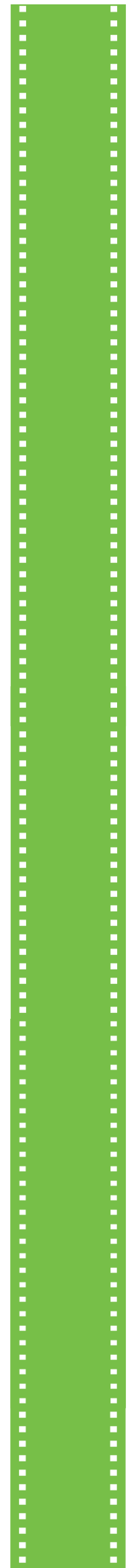


LIGHTS, CAMERA, ENROLL



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WELCOME

At Utah Valley University, we understand that the benefits provided are an important part of your overall compensation. UVU is pleased to offer a comprehensive array of quality benefits to protect you and your family's health, lifestyle, and well-being.

This guide is an overview of the health insurance plans UVU offers, as well as additional benefits the University provides. Please read through this guide carefully, along with any supplemental materials you may receive.

For more information, visit the **HR Benefits Service Center within myUVU** or contact the **HR Service Center at 801-863-8207**.

WHAT'S NEW FOR 2020-2021

- HealthEquity is UVU's new HSA (health savings account) administrator.
- The dental maximum benefit increased from \$1,500 to \$2,000 per covered individual, per plan year.
- There is no longer a 12-month late entrant waiting period on the dental plan for Type 3 services and Orthodontia.
- New guarantee issue amount on voluntary life insurance.

COVERAGE AND ELIGIBILITY

WHEN COVERAGE BEGINS

Your health insurance coverage begins the first day of the month following your date of hire. If you start working on the first working day of the month, your coverage will begin the first day of that month.

If you are new to UVU, you have **31 days** from your benefits-eligible date to elect coverage. Once you have completed your online health insurance elections, you can access your coverage.

ELIGIBILITY

You are eligible for health insurance coverage and benefits if you work at least 130 hours per month (30 hours per week) in a 12-month measurement period. If you enroll yourself in one of the offered plans, you may also enroll your eligible dependents, including

- Your legally married spouse (under Utah law).
- Your children, including your natural children, stepchildren, adopted children, or children of whom you have legal custody (age restrictions may apply).
- Disabled children 26 or older who meet certain criteria may continue on your health insurance plan (but must be approved prior to aging off the plan).

CHOOSE CAREFULLY

Due to IRS regulations, you can only elect to make changes to your health insurance coverage during the annual open enrollment, unless you experience a qualifying life status change during the year. Qualified events outside of open enrollment allow you to add and remove dependents, not switch plans.

Common examples of qualifying life status changes are

- Marriage
- Divorce
- Birth or adoption of a child
- Child reaching age 26
- Death of a spouse or child
- Change in child custody
- Change in coverage elections made by your spouse during their employer's open-enrollment period
- Loss of coverage under your spouse's plan

Documentation of the event, such as a marriage certificate, divorce decree, letter of coverage, or loss of coverage notice is required to finalize the change. If the supporting documentation is not submitted within the allotted timeframe, the earliest opportunity to make changes to your elections would be the next open enrollment.

To make changes to your health insurance elections due to a qualifying life status change, contact the HR Service Center within **31 days** of the event at **801-863-8207** and speak with a benefits specialist.



BEFORE YOU ENROLL IN YOUR BENEFITS

DECIDE WHAT BENEFITS YOU WANT

MEDICAL

Deciding between network options: Are your providers and preferred hospitals covered under the more narrow network (PVC), which has a lower premium cost? Or, do you need to select the larger network (PAR) to meet your healthcare needs? See [page 6](#) for a comparison of the network options and search for your providers at www.bcbs.com (instructions on [page 7](#)).

Plan options to consider: Are you planning to meet your deductible within the plan year due to a surgery or major service? Are you more comfortable with a Traditional Plan, or do you prefer a High-Deductible Health Plan? [Pages 8 and 9](#) show a side-by-side comparison of the two plan options.

TAX ADVANTAGE ACCOUNTS

If you are interested in setting aside tax-free funds to use on eligible healthcare expenses, UVU offers a Flexible Spending Account (eligible with a Traditional Plan), Health Savings Account (eligible with a High Deductible Health Plan), and a Dependent Care Flexible Spending Account (eligible with either plan). See [pages 10 and 11](#) for more information on these tax advantage accounts and any exclusions that may apply.

DENTAL

Do you or your family members need dental services? UVU has made a few enhancements to the EMI Dental plan. Effective July 1, 2020, the benefit maximum per covered member increases to \$2,000 per plan year. Also, the late entrant waiting period for those who did not elect dental at their first opportunity has been removed.

VISION

Are you looking for a vision plan to help cover the cost of frames, lenses, or contacts? UVU's supplemental vision plan through UnitedHealthcare Vision may be an option for you. If you are just looking for annual preventative routine eye exam coverage, the Regence medical plan covers this service at 100%.

LIFE AND AD&D

UVU provides full-time, benefits-eligible employees with a \$50,000 basic life insurance policy and a \$50,000 accidental death and dismemberment (AD&D) policy at no cost. If you would like to elect additional coverage, UVU offers voluntary options (subject to evidence of insurability/health questions).

TO COMPLETE YOUR ENROLLMENT, YOU WILL NEED THE FOLLOWING INFORMATION:

1. Your UVID, password, and device used for your campus Duo authentication method (smart phone or fob).
2. The legal name (with correct spelling), date of birth, and Social Security number of each of your dependents.
3. The name and address of beneficiaries you want listed for your life and AD&D coverage.



ENROLL IN YOUR BENEFITS

ENROLL ONLINE

1. Log in to myUVU.
2. Click on the **Employees** tab and select **Banner Services**.
3. Under **Employee Services**, click on the **Benefits and Deductions** link.
4. Select the **Online Benefit Enrollment System (OBES)** link.
5. Once you are on the **Online Benefit Enrollment System** welcome page:
 - Select **Dependent Information and Current Health Insurance Elections**. This is where you will add dependents who are not currently listed or covered under your plan elections. (If you are a **new hire**, you will add your dependents and their information here prior to completing your enrollment and electing coverage for them).
 - Click on the **Dependents** tab.
 - In the **New Dependent** box, click **Add Dependent**, and enter the requested information. You will need the full legal name (with correct spelling), birthdate, and Social Security number of each dependent. Once your dependents and their information have been added, you may proceed to the **New Health Elections/Changes** section to start your enrollment.
 - Select **New Health Elections/Changes**.
 - If you did not add your dependents and their information in the section above (**Dependent Information and Current Health Insurance Elections**), click the link provided in **Before You Start Your Enrollment** to direct you back.
 - Read through the events based on whether you are completing your enrollment as a **New Hire**, for a **Qualifying Life Status Change**, or if it is **Open Enrollment** and you are making new plan year elections.
 - Select the enrollment tab at the bottom of the page that corresponds to your event.
 - Read through the **Employee Usage** and **Legal Agreements**, and click **I Agree** to continue.
 - If you are entering a **Qualifying Life Status Change**, select the **Event Reason** and **Event Date**.
 - Please note, qualifying life status changes require supporting documentation of the event (i.e., a marriage requires a marriage certificate, a divorce requires a divorce decree, etc.)
 - For a **Loss of Other Coverage**, enter the last day of the previous coverage (i.e., coverage ended 1.31.20 and you are starting coverage with UVU as of 2.1.20, enter 1.31.20 as the **Event Date**).
 - For **Obtained Other Coverage**, enter the first day of your new coverage outside of UVU (i.e., coverage with UVU will be ending 1.31.20 and starting somewhere else as of 2.1.20; enter 2.1.20 as the **Event Date**).
 - For all other qualifying events, the **Event Date** should be the date the event occurred (i.e., marriage, divorce, birth, etc.).
 - Complete the enrollment process by clicking on each benefit tab (**Medical, Dental, Vision, Supplemental Life**) on the left-hand side, review your current coverage, and make any necessary changes.
 - If electing coverage as a **New Hire**, you will need to select **Elect New Coverage** or **Waive Coverage** on each benefit tab, as well as click on the dependent names that you would like covered so there is a check mark beside their name. Please make sure you are electing the correct tier under the Coverage drop-down (**Employee Only, Employee Plus One Dependent, or Employee Plus Two or More Dependents**).
 - If adding dependents to benefit plans for a **Qualifying Life Status Change**, you will need to select **Elect New Coverage** on each benefit tab for the plans you want to add your dependents to, as well as click on the dependent names that you would like covered so there is a check mark beside their name. If you are keeping one of the plans the same without adding or removing a dependent, click **Continue Current Coverage**.
 - Once you have completed your enrollment by clicking on each benefit tab and either electing or waiving coverage, click on the **Enrollment Summary** tab to review the elections for you and your dependent(s).
6. Carefully review what you have elected, and **print** the **Enrollment Summary Confirmation** to keep for your records.
7. Finalize your enrollment by clicking **Submit for Processing**.
8. A pop-up message will confirm that your enrollment has been submitted successfully.

MEDICAL PLAN NETWORK OPTIONS COMPARISON

UVU offers two medical networks that give employees greater access to hospitals and physicians nationwide. The Participating (PAR) Network offers 52 Utah hospitals and 13,905 physicians, and the Preferred ValueCare (PVC) Network offers 42 Utah hospitals and 13,706 physicians.

REGENCE BLUECROSS BLUESHIELD OF UTAH NETWORK COMPARISON 2020

HOSPITAL	PAR	PVC	HOSPITAL	PAR	PVC
Alta View Hospital	X		Logan Regional Hospital	X	X
American Fork Hospital	X		Lone Peak Hospital	X	X
Ashley Regional Medical Center	X	X	McKay Dee Hospital	X	
Bear River Valley Hospital	X	X	Milford Valley Memorial Hospital	X	X
Beaver Valley Hospital	X	X	Moab Regional Hospital	X	X
Blue Mountain Hospital	X	X	Moran Eye Center	X	X
Brigham City Hospital	X	X	Mountain Point Medical Center	X	X
Cache Valley Hospital	X	X	Mountain View Hospital	X	X
Castleview Hospital	X	X	Mountain West Medical Center	X	X
Cedar City Medical Center	X	X	Ogden Regional Medical Center	X	X
Central Valley Medical Center	X	X	Orem Community Hospital	X	
Davis Hospital & Medical Center	X	X	Park City Hospital	X	X
Delta Community Medical Center	X	X	Primary Children's Hospital	X	X
Dixie Regional Medical Center	X	X	Primary Children's Unit at Riverton	X	X
Fillmore Community Hospital	X	X	Riverton Hospital	X	
Garfield Memorial Hospital	X	X	Salt Lake Regional Medical Center	X	X
Gunnison Valley Hospital	X	X	San Juan Regional Medical Center	X	X
Heber Valley Hospital	X	X	Sanpete Valley Hospital	X	X
Huntsman Cancer Hospital	X	X	Sevier Valley Hospital	X	X
Intermountain Medical Center	X		St. Mark's Hospital	X	X
Jordan Valley Medical Center - West Jordan	X	X	The Orthopedic Specialty Hospital (TOSH)	X	
Jordan Valley Medical Center - West Valley	X	X	Timpanogos Regional Hospital	X	X
Kane County Hospital	X	X	Uintah Basin Medical Center	X	X
Lakeview Hospital	X	X	University of Utah Hospital	X	X
Layton Hospital	X		University of Utah Orthopaedic Center	X	X
LDS Hospital	X		Utah Valley Hospital	X	

All networks include surgical centers, IHC InstaCare and KidsCare, Urgent Care locations, after-hours facilities, clinics, and providers including the Blue Distinction Total Care/Total Cost of Care.

Providers: Revere Health, Granger Medical Clinic, Foothill Family Clinic, MountainStar, Aledade, Steward Health Care Network, and Ogden Clinic.

INCLUDES 96% OF HOSPITALS AND 95% OF PROVIDERS NATIONWIDE

SEARCH FOR A PROVIDER

TO SEARCH FOR A PROVIDER WITHOUT A MEMBER ID

- Go to **www.bcbs.com**
- Click on the **Find a Doctor** drop-down
- Select **In the United States, Puerto Rico, and U.S. Virgin Islands**
- Enter your city and state next to Your Location
- Click on **Select a Plan** next to **Your Plan**
- When the window pops up, click on the select by plan name link, instead of **entering the first three letters or numbers of a member ID** in the search field
- In the next window, scroll down to and select **browse plans**
 - Click on **BlueCard PPO/EPO** to search under the **Preferred ValueCare (PVC) Network**
 - Click on **BlueCard Traditional** to search under the **Participating (PAR) Network**
- Select a category in the search drop-down list and enter the information you would like to search for

TO SEARCH FOR A PROVIDER WITH A MEMBER ID

- Go to **www.regence.com** and sign in to your account
- Click on the **Find a Doctor** link
- Click on the **Medical** tile and then select a search category (Doctors by name, Doctors by specialty, Places by name, Place by type, etc.)
- Enter the information you would like to search for and review the results
 - Contact Regence Customer Service at 800-828-4316 if you are unable to find the provider you are searching for to verify if they are in-network.
- Select a provider to review other patient comments and see more details
- You can also filter the search to narrow the results



MEDICAL PLAN OPTIONS

Utah Valley University is proud to offer you a choice between two different medical plans. Within each of the two medical plans, UVU offers two network options: Participating (PAR) Network and Preferred ValueCare (PVC) Network. Employees may select either plan and network. See [page 6](#) to find a summary of medical facilities participating in each network.

Key Medical Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Deductible (per plan year)				
Individual	\$750	\$1,500	\$2,000 Family coverage only	\$4,000 Family coverage only
Family	\$1,500	\$3,000	\$4,000 Family coverage only	\$8,000 Family coverage only
Out-of-Pocket Maximums (per plan year)				
Individuals	\$4,000	\$5,500	\$3,000 Family coverage only	\$6,000 Family coverage only
Family	\$8,000	\$11,000	\$6,000 Family coverage only	\$12,000 Family coverage only
Covered Services				
Office Visits (physician/specialist)	\$30/\$40	40%*	\$25*/\$35*	40%*
Routine Preventive Care	Covered 100%	Not Covered	Covered 100%	Not Covered
Outpatient Diagnostic Lab & X-ray	20%	40%*	20%*	40%*
Emergency Room	\$300 + 20% Co-insurance		\$300 + 20% Co-insurance*	
Urgent Care Facility	\$40	40%*	\$35*	\$35*
Ambulance Services	20%*		20%*	
Inpatient Hospital Stay	20%*	40%*	20%*	40%*
Outpatient Surgery	20%*	40%*	20%*	40%*
Rehabilitation Therapy (50 visits per year)	\$40	40%*	\$35*	40%*

- Benefits with an asterisk (*) require the deductible to be met before the plan begins to pay.
- Co-pay amounts and co-insurance percentages shown in the above charts represent the percentages the member is responsible for paying.
- Refer to the Summary Plan Description (SPD) on myUVU for full details regarding coverage.

PRESCRIPTIONS (RX)

Employees who elect one of the medical plans will automatically be enrolled in the prescription benefit administered by Magellan Rx. For prescription questions, please contact Magellan Rx at **1-800-424-0472**.

Key Medical Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Prescription Drug Deductible (per plan year)				
Employee Only	\$200		Combined with Medical Deductible	
Family (employee + 1 or more)	\$400		Combined with Medical Deductible	
Prescription Drug Out-of-Pocket Maximum (per plan year)				
Employee Only	\$2,000		Combined in Medical Out-of-Pocket Maximum	
Family (employee + 1 or more)	\$4,000		Combined in Medical Out-of-Pocket Maximum	
Prescription Drugs (Generic/Preferred/Non-preferred)				
Retail Pharmacy (30-day supply)	\$10/30%/50%*		\$10*/30%/50%*	
Specialty Formulary	50%*; \$250 max per Rx		50%*; \$250 max per Rx	
Specialty Non-Formulary	50%*; \$350 max per Rx		50%*; \$350 max per Rx	
Preventive/Therapy Rx	100%		100%	
Mail Order (90-day supply)	\$20/30%/50%*		\$20*/30%/50%*	

Benefits with an asterisk () require the deductible to be met before the plan begins to pay.

MEDICAL PLAN MONTHLY PREMIUMS

Coverage Tier	Traditional Plan Premiums		High-Deductible Health Plan (HDHP) Premiums	
	Participating Network (PAR)	Preferred ValuCare Network (PVC)	Participating Network (PAR)	Preferred ValueCare Network (PVC)
Employee	\$75.96	\$39.22	\$22.30	\$0.00
Two-Party	\$167.08	\$86.30	\$49.04	\$0.00
Family	\$235.44	\$121.60	\$69.10	\$0.00

TAX ADVANTAGE PLANS

Eligible employees who elect the Traditional Plan have the option to participate in a Flexible Spending Account (FSA). All benefits-eligible employees may also participate in a Dependent Care Flexible Spending Account (DCFSA). Both accounts are administered through WageWorks.

An FSA allows you to set aside a portion of your income, before taxes, to pay for "qualified health-related expenses" and/or dependent care expenses. Since that portion of your income is not taxed, you pay less in federal income tax, Social Security tax, and Medicare tax.

FLEXIBLE SPENDING ACCOUNT (FSA)

To be eligible for the FSA, you must be covered under UVU's Traditional Plan. The FSA goes off the University's plan year (July 1-June 30). For plan year 2020-2021, you may contribute up to \$2,750 to cover eligible healthcare expenses incurred by you, your spouse, and your children up to age 26. For a complete list of eligible healthcare expenses, visit the HR Benefits Service Center within myUVU.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The DCFSA also goes off the University's plan year (July 1-June 30). For plan year 2020-2021, you may contribute up to \$5,000 (per household/\$2,500 if you and your spouse file separate tax returns) to cover eligible dependent care expenses.

Eligible dependents include:

- Your child under the age of 13
- Your spouse, adult relative, or adult child who is physically/mentally incapable of self-care (as defined in Internal Revenue Code Section 152)

For a complete list of eligible dependent care expenses, visit the HR Benefits Service Center within myUVU.

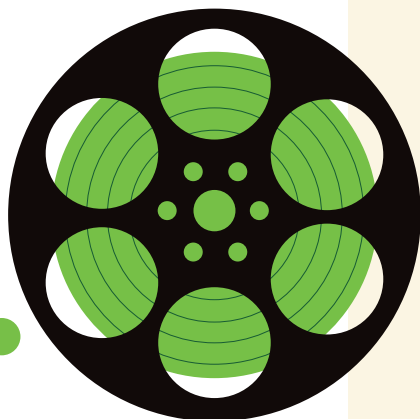
Since an FSA can give you a significant tax advantage, the account must be administered according to specific IRS regulations and rules, and UVU plan documents:

Flexible Spending Account (FSA)

- Unused funds will NOT be returned to you or carried over to the following year.
- Sept. 15, 2021 is the last day to use funds for services incurred in the 2020-2021 plan year.
- Dec. 12, 2021 is the last day to submit receipts for services incurred prior to Sept. 15, 2021.

Dependent Care FSA (DCFSA)

- Unused funds will NOT be returned to you or carried over to the following year.
- Sept. 15, 2021 is the last day to use funds for services incurred in the 2020-2021 plan year.
- Sept. 28, 2021 is the last day to submit receipts for services incurred prior to Sept. 15, 2021.



HEALTH SAVINGS ACCOUNT (HSA)

Employees who elect a High-Deductible Health Plan with UVU have the option of participating in a Health Savings Account (HSA) administered through HealthEquity (as of May 21, 2020).

An HSA is a special savings account that allows you to save pre-tax dollars to pay for any “qualified health-related expenses” permitted under federal tax law. This includes most medical care and services, prescription drugs, dental services, vision care, and expenses related to meeting the plan’s deductible. For a complete list of eligible health care expenses, visit the HR Benefits Service Center within myUVU.

Eligibility for having an HSA requires:

- Coverage through UVU’s high-deductible plan
- Not covered by a “traditional” health plan
- Not enrolled in Medicare or Tricare
- Not claimed as a dependent on someone else’s tax return

For eligibility questions, visit www.healthequity.com or consult your tax advisor.

2020-2021 Plan Year
Health Savings Account (HSA)
University Monthly Contribution
\$75 Single/\$150 Family

The funds contributed to your HSA are yours to keep, and roll over from year to year. Even if you switch medical plans, the funds in your account remain until you use them.

Here’s how the High-Deductible Health Plan and the HSA work:

1. **Deductible** — You must meet the entire deductible before the plan starts to pay medical and prescription drug benefits (excluding in-network preventive care and certain preventive medications).
NOTE: If you enroll one or more family members, you must meet the full FAMILY deductible before the plan starts to pay expenses for any one individual.
2. **Co-insurance** — Once you’ve met the plan’s annual deductible, you are responsible for a portion of your medical expenses, which is called co-insurance.
3. **Out-of-Pocket Maximum** — Once your deductible and co-insurance add up to the plan’s annual out-of-pocket maximum, the plan will pay 100% of all eligible covered services for the rest of the plan year.
NOTE: If you enroll one or more family members, you must meet the full FAMILY out-of-pocket maximum amounts before the plan starts to pay covered services at 100% for any one individual.
4. **Health Savings Account (HSA)** — To help offset the annual deductible, you can contribute your own dollars into your HSA through pre-tax payroll deductions. The guidelines for contribution maximums are set by the IRS each year. For 2020, the maximum amount that can be contributed into an HSA are outlined below:

HSA Contribution Limit*	2020
Employee Only	\$3,550*
Family (employee + 1 or more)	\$7,100*
Catch up (age 55+)	\$1,000*

*Includes employer and employee combined IRS contribution maximums. The HSA annual limit is by calendar year (January-December).

DENTAL PLAN

Utah Valley University offers one dental insurance plan option through EMI Health.

Key Dental Benefits	Premier Indemnity Plan	
	In Network	Out of Network
Deductible (per plan year; applies to Type 2 & Type 3 services)		
Individual	\$50	\$50
Family	\$150	\$150
Benefit Maximum (per plan year; preventive, basic, and major services combined)		
Per Individual	\$2,000	
Covered Services (all covered services apply to the benefit maximum)		
Type 1 Preventive Services	100%	100%
Type 2 Basic Services	80%	80%
Type 3 Major Services	60%	60%
Orthodontia (Adults & Children)	50%	50%
Orthodontic Lifetime Max per Covered Individual	\$1,500	

If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

DENTAL PLAN MONTHLY PREMIUMS

Coverage Tier	Dental Plan Premiums
Employee	\$12.66
Two-Party	\$16.20
Family	\$23.56

Refer to the Dental Summary Plan Description (SPD) on the HR Benefits Service Center within myUVU for full details regarding coverage.

VISION PLAN

You have the opportunity to enroll in a voluntary supplemental vision plan through UnitedHealthcare Vision.

Key Vision Benefits	In Network
Copays	
Exam (once every 12 months)	\$15
Materials	\$30
Benefit Frequency	
Comprehensive Exam	Once every 12 months
Spectacle Lenses	Once every 24 months
Frames	Once every 24 months
Contact Lenses in lieu of Eyeglasses	Once every 24 months
Frames Benefit	\$100 retail frame allowance
Contact Lenses	If you choose disposable contacts, up to 4 boxes included when obtained from a network provider; all other contact lenses, a \$105.00 allowance is applied.

VISION PLAN MONTHLY PREMIUMS

Coverage Tier	Vision Plan Premiums
Employee	\$2.98
Two-Party	\$5.96
Family	\$9.70

The UnitedHealthcare Vision Plan is a supplemental plan. Please note employees can receive one preventative routine eye exam covered at 100% under the medical plan if elected. Refer to Regence BlueCross BlueShield for in-network providers.

RETIREMENT

UTAH VALLEY UNIVERSITY PROVIDES EMPLOYEES THE FOLLOWING RETIREMENT PLANS:

New full-time, benefits-eligible employees will be enrolled in a 401(a) Defined Contribution Plan with a contribution of 14.2% based on the employee's compensation. Employees have the investment option through TIAA and/or Fidelity Investments. New benefits-eligible employees who have participated in Utah Retirement Systems (URS) in the past and wish to remain in URS may do so. Contact the HR Service Center at **801-863-8207** for more information.

SUPPLEMENTAL RETIREMENT INVESTMENT OPTIONS:

Additional retirement saving options are available through payroll deduction with no employer match. Retirement savings plans include 401(k), 403(b), and 457 tax-deferred plans and Roth IRA and 403(b) plans.

2020 Tax Year Retirement Limits	
401(k), 403(b), Roth 403(b)	\$19,500
457	\$19,500
Additional catch-up contribution 50+	\$6,500

Roth IRA	\$6,000
Additional Roth IRA catch-up contribution 50+	\$1,000

RETIREMENT VENDORS ON CAMPUS

Do you have questions about your retirement plan? Representatives from Fidelity, TIAA, and URS visit campus on a monthly basis to meet with employees and help answer their questions. Counseling sessions with a representative require scheduling in advance.

Please visit the HR Benefits Service Center within myUVU for upcoming dates, times, and locations.

Fidelity: To schedule an appointment, call 1-800-642-7131.

TIAA: To schedule an appointment, call 1-800-732-8353.

URS: To schedule an appointment, call 1-801-863-8207.

UVUFIT EMPLOYEE WELLNESS PROGRAM



UVUFIT
Employee Wellness Incentive Program

UVU's award-winning employee wellness program UVUFit offers employees resources and opportunities to develop and achieve a healthier lifestyle and overall well-being.

UVUFit is excited to be partnering with Regence BlueCross BlueShield's wellness platform, Empower, to bring you a personalized wellness program focusing on nutritional, physical, emotional, occupational, and environmental health.

Full-time, benefits-eligible employees who enroll in one of UVU's medical plans are eligible to participate in the employee wellness program. Please visit the UVUFit section in the HR Benefit Services Center within myUVU for program information and how to earn up to \$500 in incentives.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

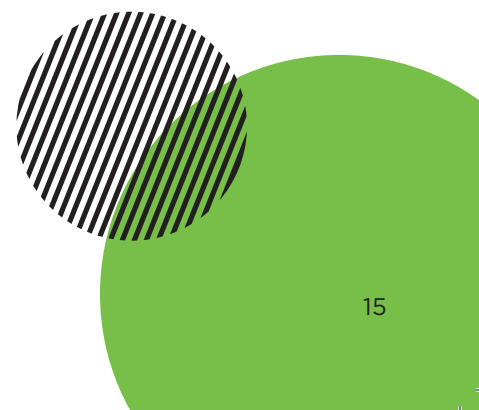
UVU offers an Employee Assistance Program (EAP) through Reliant Behavioral Health to help deal with life's challenges and regain the balance needed to be more effective and productive on the job.

Full-time, benefits-eligible employees who enroll in one of UVU's medical plans are eligible to access the EAP benefits for themselves and their dependents, at no cost.

The EAP offers a range of professional services, including but not limited to:

- **Counseling:** Up to four (4) sessions per incident for almost any issue, such as parenting, relationship issues, anxiety, and work stress.
- **24-hour crisis help:** Toll-free access during a crisis situation.
- **RBH online:** Convenient access to online consultations with licensed counselors.
- **Legal services:** A free half-hour consultation, followed by a 25% discount on legal fees (legal services aren't provided for employer-related issues).
- **Financial help:** Free phone consultations for financial issues, such as debt counseling, budgeting, and college or retirement planning.
- **Home ownership program:** Free support and information on purchasing a home, financing and/or refinancing decisions, selling a home, and relocating.
- **Identity theft recovery:** Support in restoring your identity and credit after an incident.

For additional services offered through the Reliant Behavioral Health EAP, please visit the HR Benefits Service Center within myUVU.



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Life insurance provides your named beneficiaries with a benefit in the event of your death. Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (such as the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the life insurance and the AD&D benefit would be payable to your beneficiaries.

BASIC LIFE & AD&D (UVU-PAID)

This benefit is provided at NO COST to you.

Basic Life	\$50,000
AD&D	\$50,000

VOLUNTARY LIFE & AD&D (EMPLOYEE-PAID)

If you determine you need more than the University-paid Basic Life/AD&D coverage, you may purchase additional coverage for yourself and your eligible family members.

Voluntary Life Benefit Option		Guaranteed Issue*
Basic Spouse and Child Life	Spouse/ Dependent Children	\$5,000
Employee	\$750,000 or 7x base annual earnings, whichever is less; increments of \$10,000	\$300,000
Spouse	\$250,000 (not to exceed 50% of employee's voluntary amount); increments of \$5,000	\$50,000
Child(ren)	\$20,000 (not to exceed 50% of employee's voluntary amount); increments of \$2,500	\$20,000

Voluntary AD&D Option	
Employee	Maximum Coverage: \$500,000; increments of \$25,000
Spouse	Coverage is a portion of employee's amount: Spouse (with children) 40% Spouse (no children) 50%
Child(ren)	Coverage is a portion of employee's amount: Each child (with spouse) 15% (\$50,000 maximum) Each child (no spouse) 20% (\$50,000 maximum)

*During your initial eligibility period only, you can receive coverage up to the guarantee issue amounts without having to provide evidence of insurability (information about your health). Coverage amounts that require evidence of insurability will not be effective unless approved by the insurance carrier.

LONG-TERM DISABILITY

Eligible employees are provided long-term disability insurance at NO COST to you. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability		
Benefit Percentage	66.67% of total monthly earnings	
Monthly Benefit Maximum	\$16,000	
Elimination Period	120 days	
Maximum Benefit Duration	Age of Disability	Max Benefit Period
	Less than age 60	To age 65, but no less than 60 months
	60	60 Months
	61	48 Months
	62	42 Months
	63	36 Months
	64	30 Months
	65	24 Months
	66	21 Months
	67	18 Months
	68	15 Months
69 and over	12 Months	



ADDITIONAL BENEFITS & PERKS

SUPPLEMENTAL INSURANCE

Additional insurance options are available through payroll deduction (employee pays 100% of premiums):

Aflac — Cancer and Hospital Intensive Care
MetLife — Auto and Home Insurance
Hyatt Legal — Legal Insurance
Utah Educational Savings — Educational Savings

UVU UTA TRANSIT PASS

UVU students, faculty, and staff are eligible to receive free UTA passes with their UVU ID card. For more information, visit Campus Connection.

PARKING

Employees receive free parking in designated employee parking lots. Please see Parking Services for permit forms and regulations.

TUITION REMISSION

Utah Valley University provides eligible employees and their dependents opportunities for continual educational development through the use of undergraduate resident tuition and fee waivers.

UVU UNDERGRADUATE TUITION AND FEES

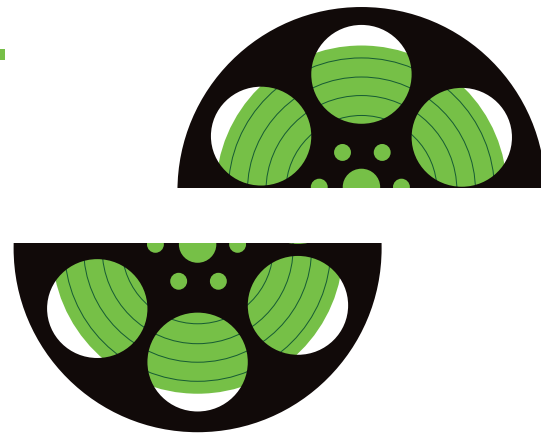
Benefits-eligible employees: UVU undergraduate resident tuition and student fees are waived.

Spouse and dependents: Undergraduate resident tuition is waived for the spouse and dependent children (never married, under age 26) of benefits-eligible employees. Student fees are not waived.

Hourly staff and adjunct faculty: May be eligible for undergraduate resident tuition and student fee waivers. Refer to UVU Policy 357 for details.

UVU COMMUNITY EDUCATION

Faculty and staff receive \$10 off per Continuing Education course taken. Visit uvu.edu/ce/discover for more information.



GENEROUS LEAVE

Benefits-eligible employees receive a generous leave package, which may include sick, vacation, personal leave, and paid holidays. Other leave options provided to benefits-eligible employees include

- Medical maternity leave
- Parental leave
- Funeral leave
- Military leave
- Jury duty
- Family and Medical Leave Act (FMLA)
- Staff service leave
- Faculty sabbatical leave

PERKNOW

Utah Valley University is pleased to offer employees a discount program through a partnership with PerkNow. Employees can gain access to preferred pricing for services and attractions locally and nationwide.

For more information on how to access the PerkNow discounts, visit the HR Benefits Service Center within myUVU.

UTAH COMMUNITY CREDIT UNION

UCCU offers UVU employees exclusive cash rewards.

- \$50 bonus for free checking account
- \$50 bonus for direct deposit
- \$50 bonus for UVU Visa Credit Card

Visit the UCCU location on the main campus to find out about additional rewards.

CONTACT INFORMATION

Coverage	Carrier	Phone #	Website/Email
Medical	Regence BlueCross BlueShield	1-800-828-4316	www.regence.com
Dental	EMI Health	1-800-662-5851	www.emihealth.com
Prescription (Rx)	Magellan Rx	1-800-424-0472	www.magellanrx.com
Vision	UnitedHealthcare	1-800-638-3120	www.myuhcvision.com
FSA and DCFSA	WageWorks	1-877-924-3967	www.wageworks.com
HSA	HealthEquity	1-844-351-6849	www.healthequity.com
EAP	Reliant Behavioral Health	1-866-750-1327	www.myRBH.com
Diabetes Management	Livongo	1-800-945-4355	www.livongo.com
Retirement	Fidelity Investments	1-800-343-3548	www.fidelity.com
	TIAA	1-800-842-2252	www.tiaa.org
	Utah Retirement Systems	1-800-695-4877	www.urs.org

MORE QUESTIONS?

Please visit the HR Benefits Service Center within myUVU for more benefits information. If you have additional questions, you may also contact the HR Service Center at **801-863-8207**.

NOTICES

MENTAL HEALTH OPT-OUT NOTICE

PLEASE NOTE: THIS NOTICE DOES NOT CHANGE THE CURRENT MENTAL HEALTH COVERAGE OFFERED TO EMPLOYEES BY THE UNIVERSITY.

Utah Valley University, a university in the Utah System of Higher Education, has elected to exempt the Utah Valley University Employee Medical Plan from certain requirements federal law imposes upon group health plans.

Federal law allows the plan sponsor of a self-funded, non-federal governmental plan the right to exempt the plan in whole or in part from certain requirements. Utah Valley University has elected to exempt the Utah Valley University Employee Medical Plan from the Mental Health Parity and Addiction Equity Act.

This exemption will not affect or alter existing coverage for mental health or substance use disorder services, and these plan benefits will remain the same for the 2020-2021 plan year. The election may be renewed for subsequent plan years.

SUMMARY PLAN DESCRIPTION

Important note: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. Annual notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The University will distribute all required notices annually.

NOTES



Lined writing area consisting of 20 horizontal grey lines.



Coverage dates: July 1, 2020 - June 30, 2021
HF 105 | hrbenefits@uvu.edu | 801-863-8207
my.uvu.edu/hr/employees/benefits/enrollment.html