

UNLOCK

YOUR BENEFITS

2022-2023
HR BENEFITS GUIDE



WELCOME

At Utah Valley University, we understand that the benefits provided are an important part of an employee's overall compensation. The university's dedication to exceptional care provides employees with a competitive and comprehensive benefits package that supports you and your family's overall physical and mental health, protects your income in case of unforeseen illness and life events, and assists in building financial security for your retirement and future.

UVU's commitment to employee health and well-being continues to be a top priority, offering quality service and benefits at an affordable cost. Within this guide, you will find important information about the health insurance plans available for the 2022-2023 plan year, along with additional benefits, coverage options, programs, discounts, and resources UVU provides. Please read through this guide carefully, along with any supplemental materials you may receive.

For more information on benefit options, visit the Benefits website within the Human Resources Employee menu of myUVU or contact the HR Service Center at **(801) 863-8207**.

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2022-2023 PLAN HIGHLIGHTS AND CHANGES

MEDICAL PLAN

Premium and Out-of-Pocket Maximum Changes (refer to pages 8 & 9)

- The UVU medical plan premiums slightly increased for the Traditional PAR, Traditional PVC, and High-Deductible Health Plan (HDHP) PAR. The High-Deductible Health Plan (HDHP) PVC medical plan will continue to have a \$0 premium for Employee Only, Employee + One, and Employee + Family.
- To help keep our premiums low, the Out-of-Pocket Maximums for both medical and prescription plans increased.

Telehealth Services (refer to page 16)

- Virtual visits scheduled with your preferred provider continue to be covered under the UVU medical plans, subject to regular copays and deductibles based on your elected plan.

MDLive Telehealth Services Added (refer to page 16)

- Virtual care benefits through MDLive allow you to talk with a board-certified doctor 24/7 by phone or video, subject to the same regular copays and deductibles as virtual telehealth visits based on your elected plan.
- Behavioral health visits with a licensed therapist are also offered virtually through advanced scheduling.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAP Name Change and Expanded Visits (refer to page 17)

- Reliant Behavioral Health recently changed their name to Uprise Health.
- EAP visits are expanded from four (4) to eight (8) free counseling sessions (per new event, for each member of the household).

MENTAL HEALTH OPTIONS AND RESOURCES

Network Expansion Options (refer to page 17)

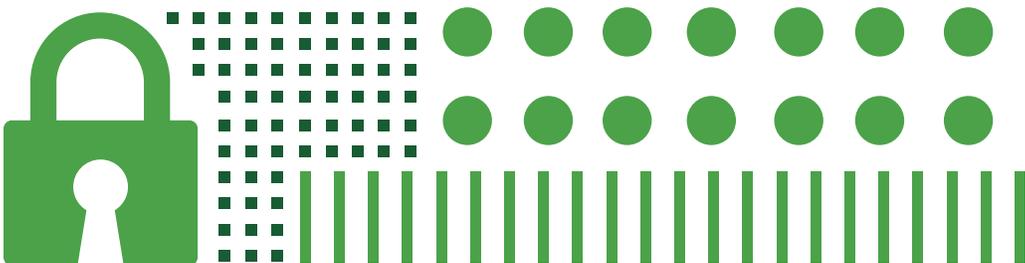
UVU employees have access to newly added network expansion options:

- TalkSpace: Virtual online therapy that you can start immediately
- Charlie Health: Virtual Intensive Outpatient Therapy (IOP) designed for teens and young adults
- Boulder Care: Telehealth addiction treatment
- NOCD: Specialized virtual treatment for those with OCD

INTERNATIONAL COVERAGE

Regence BlueCross BlueShield Global Core (refer to page 16)

- UVU's medical plans include international coverage through Regence BlueCross BlueShield Global Core.
- Services covered under the plan in the U.S. are also eligible for international coverage.



ELIGIBILITY AND 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).

WHEN COVERAGE BEGINS AND ENDS

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 a new hire, 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. This is considered your "benefits-eligible" date.

If you terminate, your coverage will end on the last day of the pay period in which your termination date falls (15th or 30th/31st).

COBRA: CONTINUING COVERAGE AFTER TERMINATION

Under most circumstances, you and your dependents may continue to participate in select benefit plans through COBRA after you terminate. You will be advised of your COBRA rights if you experience a COBRA-qualifying event. For more information, contact HealthEquity (formerly WageWorks) Member Services at **(888) 678-4861**.

MAKING CHANGES

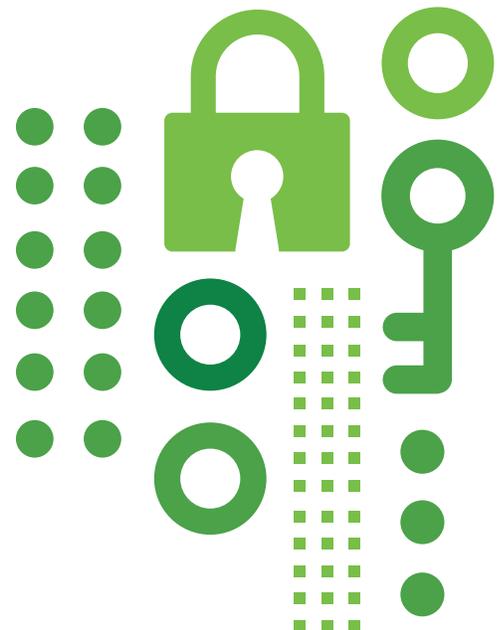
Due to IRS regulations, you can only elect to make changes to your health insurance coverage during the annual open enrollment unless you experience a qualifying life status change during the year. Qualified events outside of open enrollment period allow you to add and/or remove yourself and your dependents from your elections. Changes to the plan or network can only be made during open enrollment.

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 period.

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 WHICH BENEFITS YOU WANT

MEDICAL COVERAGE

Each UVU employee is different, and their family's medical and financial needs are unique. When selecting a medical plan and network, be sure to carefully evaluate your and your family's circumstances and needs for the upcoming year.

Network options: When selecting a network, do some research and make sure your providers and preferred hospitals are covered under the network you would like. The Preferred ValueCare (PVC) Network is a narrower network with a lower premium cost. The Participating (PAR) Network is a wider network that covers all Utah hospitals, but comes with a higher premium cost. To compare the network options and search for your providers online, see [pages 6 and 7](#).

Plan options: The university provides two medical plan options: the Traditional Plan and the High-Deductible Health Plan. The Traditional Plan might be a safer option for your and your family's needs, as you do not have to meet the deductible up front for basic services. However, the High-Deductible Health Plan might be a better fit for the upcoming plan year, as it allows you to enroll in a Health Savings Account (HSA) and receive pre-tax contributions from the university. For a side-by-side comparison of the two plan options, see [pages 8 and 9](#).

REIMBURSEMENT 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.

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

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

DENTAL COVERAGE

The university offers a self-funded dental plan through EMI Health. The annual coverage amount is \$2,000 per member, per plan year, with a separate \$1,500 lifetime orthodontia maximum, per covered eligible member (employee, spouse, and dependent children ages 7-25). See [page 12](#) for more information about the dental coverage.

VISION COVERAGE

The University offers a supplemental vision plan to help cover the costs of frames, lenses, and contacts. The UHC Vision plan may be an option for you and your family if you are looking for more than just an annual eye exam. See [page 13](#) for more information about the vision coverage.

LIFE AND AD&D COVERAGE

All full-time, benefits-eligible employees are provided with a \$50,000 basic life insurance policy and a \$50,000 accidental death and dismemberment (AD&D) policy, at no cost. Additional voluntary options for both life and AD&D are available (subject to providing health information through an EOI). See [page 18](#) for voluntary coverage options.



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 **Current Elected Benefits and Dependent Information**. 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), birth date, 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 and Open Enrollment Elections** section to start your enrollment.
 - Select **New Health Elections/Changes and Open Enrollment Elections**.
 - If you did not add your dependents and their information in the section above (**Current Elected Benefits and Dependent Information**), you will need to go back and add them before starting your enrollment.
 - Select the enrollment tab at the bottom of the page that corresponds to your event (New Hire, Life Status Change, Open Enrollment).
 - 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 and a divorce requires a divorce decree).
 - For **Loss of Other Coverage**, enter the last day of the previous coverage (i.e., if coverage ended on 1/31/22 and you are starting coverage with UVU on 2/1/22, enter 1/31/22 as the **Event Date**).
 - For **Obtained Other Coverage**, enter the first day of your new coverage outside of UVU (i.e., if your coverage with UVU ends 1/31/22 and starts somewhere else on 2/1/22, enter 2/1/22 as the **Event Date**).
 - For all other qualifying events, the **Event Date** should be the date the event occurred (marriage, divorce, birth, etc.).
 - Complete the enrollment process by clicking on each benefit tab (**Medical, Dental, Vision, Voluntary Life/AD&D**) on the left-hand side, review your current coverage, and make any necessary changes.
 - If electing coverage as a **New Hire**, select **Elect New Coverage** or **Waive Coverage** on each benefit tab and click on the dependent names that you would like covered. There should be a check mark beside each 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**, select **Elect New Coverage** on each benefit tab for the plans you want to add your dependents to. Click on the name of each dependent 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 **Submit Enrollment** 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 plan network options through Regence BlueCross BlueShield, giving employees greater access to hospitals and providers. The Regence networks include 96% of hospitals and 95% of providers nationwide. The Participating (PAR) Network offers 55 Utah hospitals and 16,384 providers and the Preferred ValueCare (PVC) Network offers 44 Utah hospitals and 16,044 providers.

Both network options include: surgical centers, IHC InstaCare and KidsCare, urgent care, 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.

REGENCE BLUECROSS BLUESHIELD OF UTAH NETWORK COMPARISON 2022

HOSPITAL	PAR	PVC	HOSPITAL	PAR	PVC
Alta View Hospital	X		Lone Peak Hospital	X	X
American Fork Hospital	X		McKay Dee Hospital	X	
Ashley Regional Medical Center	X	X	Milford Valley Memorial Hospital	X	X
Bear River Valley Hospital	X	X	Moab Regional Hospital	X	X
Beaver Valley Hospital	X	X	Moran Eye Center	X	X
Blue Mountain Hospital	X	X	Mountain Point Medical Center	X	X
Brigham City Hospital	X	X	Mountain View Hospital	X	X
Cache Valley Hospital	X	X	Mountain West Medical Center	X	X
Castleview Hospital	X	X	Ogden Regional Medical Center	X	X
Cedar City Medical Center	X	X	Orem Community Hospital	X	
Central Valley Medical Center	X	X	Park City Hospital	X	X
Davis Hospital & Medical Center	X	X	Primary Children's Hospital	X	X
Delta Community Medical Center	X	X	Primary Children's Unit at Riverton	X	X
Dixie Regional Medical Center	X	X	Riverton Hospital	X	
Fillmore Community Hospital	X	X	Salt Lake Regional Medical Center	X	X
Garfield Memorial Hospital	X	X	San Juan Regional Medical Center	X	X
Gunnison Valley Hospital	X	X	Sanpete Valley Hospital	X	X
Heber Valley Hospital	X	X	Sevier Valley Hospital	X	X
Huntsman Cancer Hospital	X	X	Spanish Fork Hospital	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	
Logan Regional Hospital	X	X			



SEARCH FOR A PROVIDER

MEDICAL/BEHAVIORAL HEALTH PROVIDERS UNDER REGENCE

TO SEARCH FOR AN IN-NETWORK PROVIDER PRIOR TO RECEIVING 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**.
- Click on **Choose a Location and Plan**.
- Enter your city and state.
- When the window opens, click on **Browse a List of Plans** below the member ID card example instead of entering the first three letters or numbers of a member ID.
- Under **Available 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**.
 - Confirm network selection.
- Elect a category in the search field (**Doctors by Name, Doctors by Specialty, Places by Name, Places by Type**, etc.)

TO SEARCH FOR AN IN-NETWORK PROVIDER ONCE YOU HAVE 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, Places 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.

TO SEARCH FOR AN IN-NETWORK PROVIDER OUTSIDE OF THE U.S.:

- Go to **www.bcbsglobalcare.com**.
- Enter the first three letters or numbers of your Member I.D.
- Select a Provider Type.
- Search by location or name.

DENTAL PROVIDERS UNDER EMI HEALTH

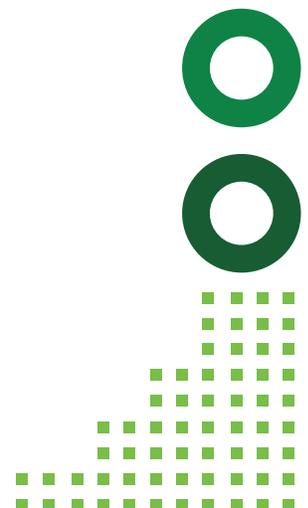
TO SEARCH FOR AN IN-NETWORK PROVIDER:

- Go to **www.emihealth.com**.
- Click on the **+Find a Provider** link.
- Under Provider Search, select **Dental**.
- Select **Premiere (Choice)** under the Plans drop down.
- Select the State and Zip Code.

VISION PROVIDERS UNDER UHC VISION

TO SEARCH FOR AN IN-NETWORK PROVIDER:

- Go to **www.myuhcvision.com**.
- Under Provider Quick Search on the right-hand side, type in the Zip Code or Address.



MEDICAL PLAN OPTIONS

Regence BlueCross BlueShield administers UVU's two medical plan options.

Key Medical Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Deductible (Per Plan Year)				
Employee Only	\$750	\$1,500	\$2,000	\$4,000
Family (Employee + One or More)	\$1,500	\$3,000	\$4,000	\$8,000
Out-of-Pocket Maximums (Per Plan Year)				
Employee Only	\$5,000	\$5,500	\$4,000	\$6,000
Family (Employee + One or More)	\$10,000	\$11,000	\$8,000	\$12,000
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% Coinsurance		\$300 + 20% Coinsurance*	
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.

MEDICAL PLAN PREMIUMS PER PAY PERIOD

Coverage Tier	Traditional Plan Premiums		High-Deductible Health Plan (HDHP) Premiums	
	Participating Network (PAR)	Preferred ValueCare Network (PVC)	Participating Network (PAR)	Preferred ValueCare Network (PVC)
Employee Only	\$48.76	\$21.31	\$13.84	\$0.00
Employee + One	\$107.26	\$46.87	\$30.44	\$0.00
Family	\$151.14	\$66.05	\$42.89	\$0.00

PRESCRIPTION (RX) PLAN

Magellan Rx provides pharmacy benefits for those enrolled in one of the UVU medical plans. Copays, deductibles, and out-of-pocket maximums may vary depending on your plan, type of medicine prescribed (generic, preferred/non-preferred), and whether you purchase at a retail pharmacy or from Costco or Magellan Rx Mail Order.

Key Rx 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 + One or More)	\$400		Combined with Medical Deductible	
Prescription Drug Out-of-Pocket Maximum (Per Plan Year)				
Employee Only	\$3,000		Combined in Medical Out-of-Pocket Maximum	
Family (Employee + One or More)	\$6,000		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.

MAIL ORDER HOME DELIVERY

Costco and Magellan Rx Mail Order home delivery options are an extension of UVU's prescription drug benefit. Mail order services allow you to take advantage of the convenience of having your maintenance medications delivered to your home while saving you time and money. The mail order services can provide you with a 90-day supply of the prescriptions you take regularly.

For more information on how to start using the mail order home delivery either through Costco or Magellan Rx Mail Order, visit myUVU and select Benefits from the Human Resources Employee menu.

REIMBURSEMENT ACCOUNTS

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 by HealthEquity (formerly WageWorks).

An FSA and DCFSA allow 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 program, you must be covered under UVU's Traditional Plan. The FSA program runs off the university's plan year (July 1 – June 30). For plan year 2022-2023, you may contribute up to \$2,850 to cover eligible healthcare expenses incurred by you, your spouse, and your children up to age 26.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The DCFSA program also runs off the university's plan year (July 1–June 30). For plan year 2022–2023, 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 healthcare and dependent care expenses, or for additional information about the FSA and DCFSA programs, log in to myUVU and select Benefits under the Human Resources Employee menu.

PLAN GRACE PERIODS

Flexible Spending Account (FSA)

September 15, 2023 is the last day to use funds for services incurred in the 2022-2023 plan year.

December 12, 2023 is the last day to submit receipts for services incurred prior to September 15, 2023.

Dependent Care Flexible Spending Account (DCFSA):

September 15, 2023 is the last day to use funds for services incurred in the 2022-2023 plan year.

September 28, 2023 is the last day to submit receipts for services incurred prior to September 15, 2023.

Since an FSA and DCFSA can give you a significant tax advantage, the accounts must be administered according to specific IRS regulations and rules, as well as the UVU plan documents.

Things to consider before contributing to an FSA and/or DCFSA:

- **Do not over elect an amount that you will not be able to use.**
- **Funds for both accounts are on a "use it or lose it" basis. If you do not use all of the funds in your FSA or DCFSA by the end of the plan year grace period, the funds will not be returned to you or carried over to the following year.**
- **Both plans have a list of eligible expenses you can use your funds on.**
- **The FSA funds can be accessed at the beginning of the plan year before your contributions are fully applied.**
- **The DCFSA funds can only be reimbursed once the contributions have been applied to your account.**



REIMBURSEMENT ACCOUNTS CONTINUED

Eligible employees who elect the High-Deductible Health Plan have the option to participate in a Health Savings Account (HSA). The HSA is administered by HealthEquity.

An HSA is a special savings account that allows you to pay out-of-pocket health care expenses with pre-tax dollars. 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 healthcare expenses, log in to myUVU and select Benefits under the Human Resources Employee menu.

Utah Valley University HSA Employer Contribution

\$37.50 per pay period for a Single (Employee Only) plan

\$75.00 per pay period for a Family (Employee Plus One or More) plan

HEALTH SAVINGS ACCOUNT (HSA)

To be eligible for an HSA, you must:

- Be covered under UVU's High-Deductible Health Plan
- Not be covered by a Traditional plan
- Not be enrolled in Medicare or Tricare
- Not be claimed as a dependent on someone else's tax return

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

An HSA can help offset the cost of your annual deductible. The guidelines for annual contribution limits are set by the IRS each year, which include a combined total of both employee and employer contributions. The HSA annual maximum limit is by calendar year (January 1 through December 31).

For 2022, the annual maximum amount that can be contributed into an HSA for a single deductible (employee only coverage) and for a family deductible (employee + one or more coverage) are outlined below.

HSA Plan Type	Employee	Employer	Total Annual Limit
Single (Employee Only)	\$2,750	\$900	\$3,650
Single (55+)	\$3,750	\$900	\$4,650
Family (Employee Plus One or More) plan	\$5,500	\$1,800	\$7,300
Family (55+)	\$6,500	\$1,800	\$8,300

Employees 55+ can contribute an additional \$1,000 catch-up amount



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)		
Employee Only	\$50	\$50
Family (Employee + One or More)	\$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 PREMIUMS PER PAY PERIOD

Coverage Tier	Dental Plan Premiums
Employee Only	\$6.33
Employee + One	\$8.10
Family	\$11.78



VISION PLAN

Employees have the option to elect a supplemental vision plan through UnitedHealthcare Vision. The vision plan may be an option to help cover the costs of frames, lenses, and contacts. If you are just wanting coverage for an annual eye exam, please note that the medical plan through Regence BlueCross BlueShield covers a preventative routine eye exam each plan year covered at 100%.

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 PREMIUMS PER PAY PERIOD

Coverage Tier	Vision Plan Premiums
Employee Only	\$1.49
Employee + One	\$2.98
Family	\$4.85



RETIREMENT PLANS

UTAH VALLEY UNIVERSITY EMPLOYEE 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

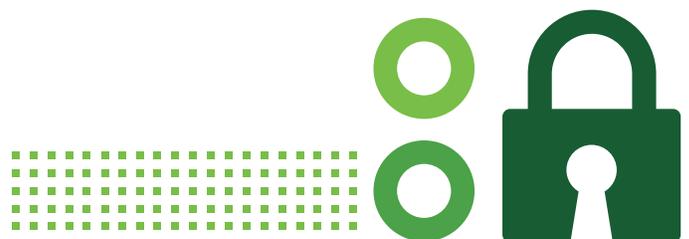
Additional retirement savings options are available through payroll deduction with no employer match. Retirement savings plans include 401(k), 403(b), and 457 tax-deferred plans and Roth IRA and Roth 403(b) plans.

2022 Tax Year Retirement Limits	
401(k), 403(b), Roth 403(b)	\$20,500
457	\$20,500
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.

For upcoming dates, times, and locations, please log in to myUVU and select Benefits under the Human Resources Employee menu.



EMPLOYEE WELLNESS PROGRAM

UVUFIT EMPLOYEE WELLNESS PROGRAM

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

UVUFit has partnered with Regence BlueCross BlueShield's wellness platform, Empower, to bring you a more personalized wellness program, focusing on nutritional, physical, emotional, occupational, and environmental health.

The program runs each plan year from July 1 through April 30. Full-time, benefits-eligible employees who enroll in one of UVU's medical plans are eligible to participate and can earn up to \$525 in cash incentives!



UVUFIT
Employee Wellness Incentive Program

The wellness program is made up of a tiered incentive:

Tier 1: By completing the following items, full-time eligible employees will receive \$300.

- Complete your 2022-2023 Health Risk Assessment online through your Regence Empower Wellness Portal between July 1, 2022 and April 30, 2023.
- Complete a routine physical and submit a physician lab form back to Regence between July 1, 2022 and April 30, 2023.

Tier 2: Employees can earn an additional \$225 for earning 225 points by engaging in a variety of wellness activities between July 1, 2022 and April 30, 2023.

- \$25 Amazon gift card redeemable through the Regence Empower Wellness Portal after earning the first 25 points.
- \$200 cash incentive upon the completion of 200 additional points (225 points in total required in the program year) and completion of Tier 1.

Instructions to Participate:

Sign in (or register) at [regence.com](https://www.regence.com) and select the Regence Empower Compass under Resources to launch your personal wellness platform.



ADDITIONAL MEDICAL COVERAGE

LIVONGO DIABETES MANAGEMENT PROGRAM

UVU offers a customized diabetes management program at no cost to eligible employees and their dependents who are enrolled in one of UVU's medical plans.

Livongo creates a personalized experience to help manage diabetes and provides support and resources to members and their families.

Eligible participants who enroll will receive (at no cost):

- A simple, advanced blood glucose meter
- Unlimited strips and lancets
- Strip reordering right from your meter
- Support from Livongo team members along with personalized tips with each blood glucose check
- Real-time support when you are out of range
- Automatic uploads
- Health summary reports directly from your meter
- Optional family alerts to keep everyone in the loop

For additional information, please log in to myUVU and select Benefits under the Human Resources menu.

TELEHEALTH SERVICES

Virtual Care

The UVU medical plan covers virtual telehealth visits scheduled with your provider for non-emergency medical and behavioral health services, subject to regular copays and deductibles based on your elected plan.

MDLive

New to UVU's medical plan, MDLive offers virtual telehealth visits available 24/7 with a board-certified" doctor or licensed therapist for non-urgent medical and behavioral health services. MDLive is subject to the same regular copays and deductibles as virtual telehealth visits based on your elected plan.

Clinical Service	Traditional Plan	High-Deductible Plan
Primary Care	\$30 copay (per visit)	\$25 copay (per visit, after deductible is met)
Behavioral Health	\$30 copay (per visit)	\$25 copay (per visit, after deductible is met)

MDLive includes a behavioral health program, giving you access to mental health specialists virtually. Visits are not offered on-demand like with primary care, but can usually be scheduled within a few days.

To register for access to MDLive, go to MDLive.com/regence-ut. You will need your Regence member ID card (Group # and member ID). Contact MDLive at (888) 725-3097 when you need to set-up an appointment.

INTERNATIONAL COVERAGE

UVU's medical plans include international coverage through **Regence BlueCross BlueShield Global Core**. Services covered under the plan in the U.S. are also eligible for international coverage.

Please note that members will be responsible for paying for services and submitting a claim for reimbursement when using out-of-network providers. Members may search for providers and locate an International Claim Form at bcbsglobalcore.com, or reach out to BCBS Global Core at **(800) 810-2583**.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

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

The EAP services are available to both full- and part-time (non-student) employees and their dependents.

Counseling

- Up to eight (8) free counseling sessions (per new qualified event, for each member of the household)
- 24-hour crisis help
- Tess the Chatbot (for emotional wellness support)
- Online peer support groups

Life-Balance

- Financial help
- Legal support
- Child and parenting services
- Adult and eldercare services
- Webinars and trainings

For additional information or to access EAP services, visit uprisehealth.com/members (access code: UVU) or call Uprise Health at **(866) 750-1327**.

ADDITIONAL MENTAL HEALTH OPTIONS AND RESOURCES

It is crucial to remember that your mental health is just as important as your physical health.

The university's medical plans include behavioral health providers through the Regence BlueCross BlueShield networks. These providers can be accessed by logging in to **Regence.com** (select "Find A Doctor" and search by "Specialty" and enter "Behavioral Health").

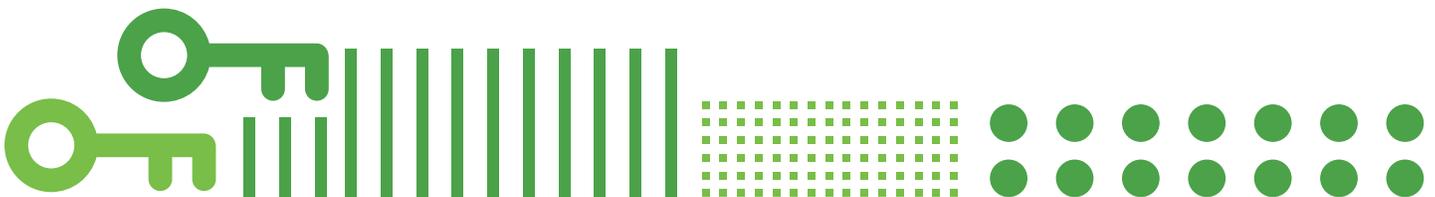
In addition, UVU employees have access to the newly added network expansion options:

TalkSpace: Virtual online therapy that you can start immediately. Register at talkspace.com/partnerinsurance.

Charlie Health: Virtual Intensive Outpatient Therapy (IOP) designed for teens and young adults.
Visit charliehealth.com or call **(866) 491-5196**.

Boulder Care: Telehealth addiction treatment. Visit boulder.care/regence or call **(866) 347-9635**.

NOCD: Specialized virtual treatment for those with OCD. Visit treatmyocd.com or call **(312) 766-6780**.



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

UVU's life and AD&D coverage through Securian (Ochs) helps employees prepare for the unexpected. The employer-paid basic life and AD&D coverage provides your named beneficiaries with a benefit in the event of your death or qualified accidental bodily injury (dismemberment). In the event that your death occurs due to a covered accident, both the life and AD&D benefit would be payable to your named beneficiaries.

BASIC LIFE & AD&D (UNIVERSITY-PAID)

The basic life insurance and AD&D benefit is provided at no cost.

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 dependents.

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: Child (with spouse): 15% (\$50,000 maximum) Child (no spouse): 20% (\$50,000 maximum)

Voluntary Life Benefit Option		Guaranteed Issue* (New Hires Only)
Employee	Up to \$750,000 Increments of \$10,000	\$300,000
Spouse	\$250,000 (not to exceed 50% of employee's approved voluntary amount); Increments of \$5,000	\$50,000
Child(ren)	\$20,000 (not to exceed 50% of employee's approved voluntary amount); Increments of \$2,500	\$20,000
Basic Spouse and Child Life	Spouse/dependent children	\$5,000

*Only during your initial eligibility period as a new hire can you receive coverage up to the guaranteed issue amounts for you and your dependents without having to provide health information through Evidence of Insurability (EOI). Coverage amounts that require an EOI will not be effective unless one is completed, submitted, and approved by the insurance carrier.

LONG-TERM DISABILITY

Eligible employees are provided long-term disability insurance through Madison National (Ochs) at no cost. Disability insurance provides benefits that replace part of your lost income if 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

*Monthly Benefit Maximums over \$12,000 require an EOI or the monthly benefit amount will be capped at \$12,000.



ADDITIONAL BENEFITS, PROGRAMS, & DISCOUNTS

SUPPLEMENTAL INSURANCE*

Additional supplemental insurance options are available through payroll deduction (100% employee paid)

Aflac: Offers accidental, cancer, hospital indemnity, short-term disability insurance plans

Legal Shield/ID Shield: Offers legal and identity theft services and assistance

MetLife: Offers auto/home insurance plans

MetLife Legal Plans: Offers legal services and assistance

My529 (Utah Educational Savings): Offers educational savings plan for future education expenses and K-12 tuition expenses

UVU UTA TRANSIT PASS

UVU students, faculty, staff, and their dependents are eligible to receive free UTA transit 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 the opportunity for educational development through the use of tuition remission. The tuition remission benefit waives up to 18 credit hours of undergraduate tuition for full-time, benefits-eligible employees and their dependents.

UVU UNDERGRADUATE TUITION AND FEES

Benefits-eligible employees: Undergraduate tuition and student fees are waived.

Spouses and dependents: Undergraduate tuition is waived for spouses and dependent children (up to age 26 and unmarried) of benefits-eligible employees. Student fees are not waived.

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, and personal leave, as well as 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

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.

HOME-BUYING ASSISTANCE*

Landed, a personal finance company, helps UVU employees reach a 20% down payment (up to \$120,000) through their shared equity down payment program. Landed's funds come in the form of an equity investment, meaning homebuyers share in a portion of the gain (or loss, if any) of the home's value once the partnership is ended — typically by sale or refinance.

Landed also provides home-buying support, including in-depth homebuyer education, access to vetted real estate agents, and comprehensive reviews of property reports to help make informed decisions. The experienced Landed team helps navigate the home-buying process, from financing to closing.

Landed's down payment program is available to university employees who work at least 20 hours per week. Employees do not need to be a first-time homebuyer, and there are no income or asset limits needed to qualify.

** For more information, visit the Benefits website within the Human Resources Employee menu of myUVU.*

CONTACT INFORMATION

Coverage	Carrier	Phone #	Website/Email
Medical	Regence BlueCross BlueShield	(800) 828-4316	www.regence.com
Telehealth	MDLive	(888) 725-3097	www.mdlive.com/regence-ut
Dental	EMI Health	(800) 662-5851	www.emihealth.com
Prescription (Rx)	Magellan Rx	(800) 424-0472	www.magellanrx.com
Vision	UnitedHealthcare	(800) 638-3120	www.myuhcvision.com
FSA and DCFS	HealthEquity (formerly WageWorks)	(877) 924-3967	www.wageworks.com
HSA	HealthEquity	(844) 351-6849	www.healthequity.com
EAP	Uprise Health	(866) 750-1327	www.uprisehealth.com
Employee Wellness Platform Assistance	Regence Empower	(855) 861-9397	www.regence.com
Diabetes Management	Livongo	(800) 945-4355	www.livongo.com
Retirement	Fidelity Investments	(800) 343-3548	www.fidelity.com
	TIAA	(800) 842-2252	www.tiaa.org
	Utah Retirement Systems	(800) 695-4877	www.urs.org
COBRA	HealthEquity (formerly WageWorks)	(888) 678-4861	www.wageworks.com

ADDITIONAL QUESTIONS?

Please contact the HR Service Center at **(801) 863-8207** or log in to myUVU and select Benefits under the Human Resources Employee menu for additional benefits questions.

NOTICES

MENTAL HEALTH OPT-OUT NOTICE

PLEASE NOTE: THIS NOTICE DOES NOT CHANGE THE MENTAL HEALTH COVERAGE OFFERED TO EMPLOYEES AS OUTLINED IN THE MEDICAL SUMMARY PLAN DOCUMENT.

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 2022–2023 plan year. The election may be renewed for subsequent plan years.

SUMMARY PLAN DESCRIPTION

Important note: The material in this benefits guide is for informational purposes only and is not 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.



Coverage dates: July 1, 2022 – June 30, 2023

HF 105 | hrbenefits@uvu.edu | 801.863.8207

my.uvu.edu/hr/benefits