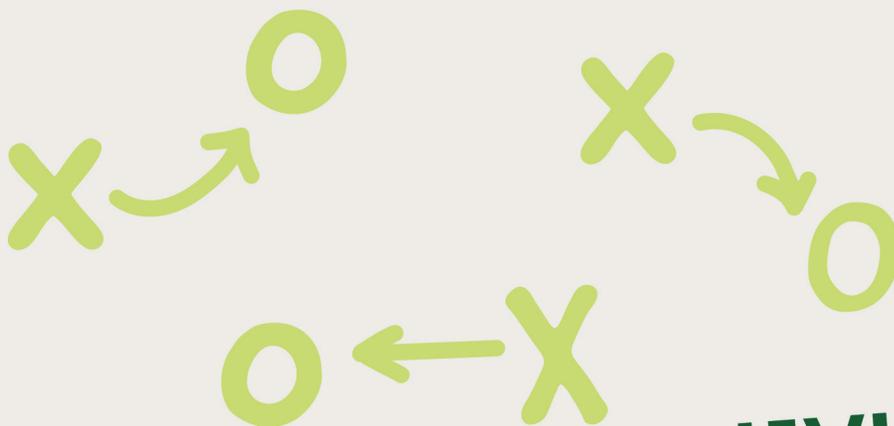


Utah Valley University

# BENEFITS PLAYBOOK

2025-2026



**UVU**  
BENEFITS

Enrollment

Medical

Dental & Vision

Reimbursement

Wellness

Retirement



# WELCOME

Welcome to the Utah Valley University 2025-2026 Benefits Guide!

As the vice president of People and Culture, I am delighted to present this comprehensive resource designed to support and enhance your experience at UVU. The Office of People and Culture continues to prioritize employee health and well-being by providing exceptional, accessible, and competitive benefits at affordable costs.

**We are pleased to announce there will be no increases to premiums this year.** Our commitment to fostering a positive and inclusive work environment is reflected in the varied range of benefits we offer. Whether you are seeking information on health and wellness programs or retirement plans, this guide is here to provide you with all the necessary details. We believe that investing in our employees' well-being is key to our collective success, and we are dedicated to ensuring that you have access to the best resources available. Thank you for being a valued member of the UVU community.

For more information on benefits options, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources, or contact the P&C Service Center at **(801) 863-8207**.



Kind regards,

**Marilyn Meyer**  
Vice President, People and Culture

# 2025-2026 PLAN HIGHLIGHTS & CHANGES

## Medical Plan

### PREMIUMS

Due to a unique plan year, employee premiums for UVU's medical plan will remain unchanged this year and the Preferred ValueCare (PVC) High-Deductible Health Plan will continue to have a \$0 premium.

## Virtual Physical Therapy

### NEW! HINGE HEALTH

In-home virtual physical therapy and musculoskeletal care, delivering personalized exercise plans and health coaching to support individuals in managing joint and muscle pain.

## Dental Plan

### COVERAGE CHANGES

Members will receive two annual preventive cleanings outside of the \$2,000 dental benefit maximum each plan year. In addition, the orthodontic lifetime maximum increased from \$1,500 to \$2,000 per member! Employee premiums for UVU's dental plan will also remain unchanged this year.



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## ELIGIBILITY & 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

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. This is considered your "benefits-eligible" date.

**If you are a new hire, you have 31 days from your benefits-eligible date to elect coverage.** After completing your health insurance elections online, your enrollment details will be sent to each vendor and processed within 5-7 business days. Expect to receive your member ID cards within 2 weeks from the date you submit your enrollment.

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).

### 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 the 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 the university's annual open enrollment period.

**Common examples of qualifying life status changes:**

- 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 (or parent) during their employer's open enrollment period
- Loss of coverage under your spouse's plan
- Loss of coverage under your parent's plan (once you turn age 26)

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 university's next annual open enrollment period.

Changes to your health insurance elections due to a qualifying life status change **need to be made within 31 days of the event.** For assistance, contact the P&C Service Center at **(801) 863-8207** and ask to speak with a benefits specialist as soon as your event occurs.

### 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's COBRA Client Services at **(888) 678-4861**.



## BEFORE YOU ENROLL IN YOUR BENEFITS

### Medical Coverage

Each UVU employee is different, and their family's health 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 4 and 5](#).

#### PLAN OPTIONS:

The university provides two medical plan options: the Traditional Plan and the High-Deductible Health Plan. The Traditional Plan might be a conservative option for you and your family's needs, as you do not have to meet the deductible upfront 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 6 and 7](#).

### Reimbursement Accounts

Reimbursement accounts help you take advantage of tax savings on eligible healthcare and dependent care 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 12 and 13](#) for more information on these tax savings accounts and any exclusions that may apply.

### Dental Coverage

The university's self-funded dental plan offers a wide network of 5,000 providers to choose from. The plan covers two annual preventive cleanings plus a benefit maximum of \$2,000. The lifetime orthodontia maximum increased from \$1,500 to \$2,000 per covered member (employee, spouse, and dependent children up to age 26). [See page 10](#) for more information about dental coverage.

### Vision Coverage

UVU's supplemental vision plan through EyeMed offers a benefit frequency every 12 months, with a frame and contact lens allowance of \$200. The supplemental vision plan offers an allowance and discount on eyewear materials along with coverage for an annual eye exam. If you only need an annual eye exam, the Regence medical plan includes one exam per year as part of the preventive services covered at 100%. [See page 11](#) for more information about vision coverage.

### Life & 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 Evidence of Insurability (EOI)). [See page 16](#) for voluntary coverage options.

Start your enrollment at:

[my.uvu.edu/workplace/peopleandculture/benefits/#open-enrollment](https://my.uvu.edu/workplace/peopleandculture/benefits/#open-enrollment)

Scan the QR code for enrollment instructions:



## MEDICAL PLAN NETWORK OPTIONS

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. Both network options include most free-standing surgical and imaging centers, urgent care locations, and providers and clinics, including Total Care/Total Cost of Care (TCC) providers. TCC providers include Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinics, HCA MountainStar, Aledade, CommonSpirit Hospital–Utah Health Network, and the Ogden Clinic.

The **Participating (PAR) Network**, Regence's most complete network, offers 55 Utah hospitals and 17,000 providers and professionals, including Intermountain Healthcare and University of Utah, statewide multi-specialty groups, and all urgent care locations.

The **Preferred ValueCare (PVC) Network** offers 46 Utah hospitals and 16,000 providers and facilities, including HCA MountainStar, University of Utah, and CommonSpirit Hospital–Utah Health Network, along with all major multi-specialty groups.

### Regence BlueCross BlueShield of Utah Network Comparison

HOSPITAL	PAR	PVC	HOSPITAL	PAR	PVC
Alta View Hospital	✓		Logan Regional Hospital	✓	✓
American Fork Hospital	✓		Lone Peak Hospital	✓	✓
Ashley Regional Medical Center	✓	✓	McKay-Dee Hospital	✓	
Bear River Valley Hospital	✓	✓	Milford Memorial Hospital	✓	✓
Beaver Valley Hospital	✓	✓	Moab Regional Hospital	✓	✓
Blue Mountain Hospital	✓	✓	Moran Eye Center	✓	✓
Brigham City Hospital	✓	✓	Mountain View Hospital	✓	✓
Cache Valley Hospital	✓	✓	Mountain West Medical Center	✓	✓
Castleview Hospital	✓	✓	Ogden Regional Medical Center	✓	✓
Cedar City Medical Center	✓	✓	Orem Community Hospital	✓	
Central Valley Medical Center	✓	✓	Park City Medical Center	✓	✓
CommonSpirit Holy Cross Hospital–Davis	✓	✓	Primary Children's Hospital	✓	✓
CommonSpirit Holy Cross Hospital–Jordan Valley	✓	✓	Primary Children's Hospital–Lehi	✓	✓
CommonSpirit Holy Cross Hospital–Jordan Valley West	✓	✓	Primary Children's–Riverton Unit	✓	✓
CommonSpirit Holy Cross Hospital–Mountain Point	✓	✓	Riverton Hospital	✓	
CommonSpirit Holy Cross Hospital–Salt Lake	✓	✓	San Juan County Hospital	✓	✓
Delta Community Medical Center	✓	✓	Sanpete Valley Hospital	✓	✓
Fillmore Community Hospital	✓	✓	Sevier Valley Medical Center	✓	✓
Garfield Memorial Hospital	✓	✓	Shriners Hospital	✓	✓
Gunnison Memorial Hospital	✓	✓	Spanish Fork Hospital	✓	
Heber Valley Medical Center	✓	✓	St. George Regional Hospital	✓	✓
Huntsman Cancer Institute	✓	✓	St. Mark's Hospital	✓	✓
Huntsman Mental Health Institute	✓	✓	Timpanogos Regional Hospital	✓	✓
Intermountain Medical Center	✓		Uintah Basin Medical Center	✓	✓
Kane County Hospital	✓	✓	University of Utah Hospital	✓	✓
Lakeview Hospital	✓	✓	University of Utah Neuropsychiatric	✓	✓
Layton Hospital	✓		University of Utah Orthopedic Center	✓	✓
LDS Hospital	✓		Utah Valley Hospital	✓	

This information is intended to assist you in selecting a medical facility. The list above is subject to change.

## 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 [bcbs.com](https://bcbs.com).
- Under Members, select **Find a Doctor**.
- Scroll down to Find Care Near You with the Find a Doctor tool, and click on 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 the **Browse a List of Plans** link 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 (U2U)**.
  - Click on **BlueCard Traditional** to search under the **Participating (PAR) Network (UVR)**.
  - Confirm network selection.
- Select 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 **after you have a member ID:**

- Go to [regence.com](https://regence.com) and sign in to your account under Individuals & Families.
- 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 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 [bcbsglobalcore.com](https://bcbsglobalcore.com).
- Enter the first three letters or numbers of your member ID (UVR for PAR Network or U2U for PVC Network).
- Select a **Provider Type**.
- Search by location or name.

### Dental Providers Under Regence Dental

To search for an in-network provider:

- Go to [regencedental.com](https://regencedental.com).
- On the homepage under **Find a Dentist**, click on **Search Provider Directory**.
- Click on the **Plan Name** drop down and select **Expressions Dental ValueCare**.
- Enter your location (zip code), select the distance (miles), and enter the dentist's name you are searching for.

### Vision Providers Under EyeMed Vision

To search for an in-network provider:

- Go to [eyemed.com](https://eyemed.com).
- On the homepage, select **Find an Eye Doctor**.
- Under the Network drop down, select **Insight Network**.
- Select your current location by clicking the **Use My Location** link, or enter your zip code.



## MEDICAL PLAN OPTIONS

Regence BlueCross BlueShield of Utah administers UVU's medical plans, offering two options: the **Traditional Plan** and the **High-Deductible Health Plan (HDHP)**. To learn more about health insurance and how to choose the right plan for you, visit [regence.com/member/health-insurance-101](https://regence.com/member/health-insurance-101).

Key Medical Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
<b>Deductible (Per Plan Year)</b>				
Single (Employee Only)	\$750	\$1,500	\$2,000	\$4,000
Individual Member (HDHP Only)	NA	NA	\$4,000	NA
Family (Employee + One or More)	\$1,500	\$3,000	\$4,000	\$8,000
<b>Out-of-Pocket Maximums (Per Plan Year)</b>				
Single (Employee Only)	\$5,000	\$6,870	\$4,000	\$8,000
Individual Member (HDHP Only)	NA	NA	\$6,000	NA
Family (Employee + One or More)	\$10,000	\$13,750	\$8,000	\$16,000
<b>Covered Services</b>				
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*	40%*
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		High-Deductible Health Plan (HDHP)	
	Participating Network (PAR)	Preferred ValueCare Network (PVC)	Participating Network (PAR)	Preferred ValueCare Network (PVC)
Employee Only	\$55.32	\$23.45	\$15.41	\$0.00
Employee + One	\$121.68	\$51.56	\$33.92	\$0.00
Family	\$171.47	\$72.66	\$47.79	\$0.00

## PRESCRIPTION (RX) PLAN

Regence Pharmacy provides prescription 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 the mail-order home delivery.

Key Rx Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
<b>Prescription Drug Deductible (Per Plan Year)</b>				
Single (Employee Only)	\$200		Combined with Medical Deductible	
Family (Employee + One or More)	\$400		Combined with Medical Deductible	
<b>Prescription Drug Out-of-Pocket Maximum (Per Plan Year)</b>				
Single (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	
<b>Prescription Drugs (Generic/Preferred/Non-Preferred)</b>				
Retail Pharmacy (30-90 Day Supply)	\$10-20/30%/50%*		\$10-20*/30%/50%*	
Specialty Formulary (Preferred)	50%*; \$250 max per Rx		50%*; \$250 max per Rx	
Specialty Non-Formulary (Non-Preferred)	50%*; \$350 max per Rx		50%*; \$350 max per Rx	
Preventive/Therapy Rx	Covered 100%		Covered 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

#### AMAZON MEDSYOURWAY

**Amazon MedsYourWay** is a convenient mail-order home delivery service for maintenance and preventive prescriptions, as well as over-the-counter medications. Ordering is as easy as shopping on Amazon, where you can view medication details, price comparisons, and status updates. Free 5-day shipping; 2-day for Amazon Prime members.

#### ACCREDITO

**Accredo**, a specialty pharmacy, offers access to 99.9% of specialty medications delivered safely to your home through their mail-order services.



## ADDITIONAL MEDICAL COVERAGE

### Diabetes & Hypertension Management Program

#### OMADA HEALTH

Omada Health is UVU's diabetes management program, supporting both Type 1 and Type 2 diabetes, as well as hypertension. This program is available at no cost to eligible employees and their dependents enrolled in one of the offered UVU medical plans.

#### Diabetes:

- Connected devices (scale, blood glucose monitor (BGM), continuous glucose monitor (CGM))
- Mobile app and web portal
- Certified diabetes care and education specialist (CDCES)
- Supportive health coach
- Diabetes-specific peer groups

#### Hypertension:

- Connected devices (scale, blood pressure monitor)
- Mobile app and web portal
- Certified hypertension specialist
- Supportive health coach
- Hypertension-specific peer groups

For additional information, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources. To get started, visit [omadahealth.com/uvu](http://omadahealth.com/uvu).

### Virtual Physical Therapy

#### HINGE HEALTH

Hinge Health offers virtual physical therapy and musculoskeletal care, delivering personalized exercise plans and health coaching to support individuals in managing joint and muscle pain. This program is available at no cost to eligible employees and their dependents enrolled in one of the offered UVU medical plans.

For more information, call (855) 902-2777 or email [hello@hingehealth.com](mailto:hello@hingehealth.com).

To enroll, visit [hinge.health/uvuedu-enroll](http://hinge.health/uvuedu-enroll).

### International Coverage

#### REGENCE BLUECROSS BLUESHIELD GLOBAL CARE

UVU's medical plan includes international coverage through Regence BlueCross BlueShield Global Care. 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 claims for reimbursement when using out-of-network providers. Members may search for providers and locate an International Claim Form at [bcsglobalcore.com](http://bcsglobalcore.com) or by reaching out to BlueCross BlueShield Global Core at (800) 810-2583.



### Telehealth Services

#### MDLIVE

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.

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](http://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.

#### Service Offered:

- **Urgent Care:** Non-emergent medical conditions (cold, flu, UTIs, etc.)
- **Mental Health:** Access to licensed therapists and board-certified psychiatrists for mental health concerns (anxiety, depression, stress, etc.)
- **Dermatology:** For skin conditions (acne, eczema, rashes, etc.)

#### Key Features:

- **24/7 Access:** Doctors and therapists are available by phone or video 24/7
- **Convenience:** You can access care from the comfort of your home
- **Affordability:** Can be more affordable than visiting an urgent care clinic or emergency room
- **Board-Certified:** All doctors are board-certified and state-licensed
- **Range of Conditions:** Can address a wide range of medical and mental health needs
- **Prescriptions:** Doctors can prescribe medication and order lab work

Register with MDLive



Clinical Service	Traditional Plan	High-Deductible Health 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)

#### 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.



## DENTAL PLAN

Regence Dental offers access to a wide network of 5,000 providers. Members receive two preventive cleanings per plan year, which do not count toward the \$2,000 dental benefit maximum. The orthodontia benefit covers 50% of costs up to a \$2,000 lifetime maximum.

Key Dental Benefits	Regence Dental (Expressions Dental ValueCare Network)	
	In Network	Out of Network*
<b>Deductible (Per Plan Year; Applies to Type 2 &amp; Type 3 Services)</b>		
Single (Employee Only)	\$50	\$50
Family (Employee + One or More)	\$150	\$150
<b>Preventive Services (Per Plan Year; Two Annual Cleanings)</b>		
Type 1 Preventive Services	Covered 100%	Covered 100%
<b>Benefit Maximum (Per Plan Year; Type 2 &amp; Type 3 Services Combined)</b>		
Per Individual	\$2,000	
<b>Covered Services (Per Plan Year; Type 2 &amp; Type 3 Services Apply to Benefit Maximum)</b>		
Type 2 Basic Services	80%	80%
Type 3 Major Services	60%	60%
<b>Orthodontic Services (Lifetime Maximum)</b>		
Per Individual (up to Lifetime Maximum)	50%	50%
Orthodontia (Adults & Dependent Children up to age 26)	\$2,000	

\*When visiting an out-of-network provider, members must cover any costs exceeding the maximum allowed amount.

### Dental Plan Premiums per Pay Period

Coverage Tier	Dental Plan Premiums
Employee Only	\$6.39
Employee + One	\$8.18
Family	\$11.89

## VISION PLAN

Employees can choose to enroll in a supplemental vision plan through EyeMed, which provides affordable coverage for annual eye exams, eyeglasses (frames and lenses), and contact lenses. For those only seeking coverage for an annual eye exam, preventive routine eye exams are fully covered under the Regence medical plan ([see page 6](#)).

Key Vision Care Benefits	EyeMed Insight Network	
	In Network	Out of Network*
<b>Exam Services (Per Plan Year, Once Every 12 Months)</b>		
Exam at PLUS Providers (Copay)	\$0	Up to \$40
Exam (Copay)	\$15	\$150
Retinal Imaging	Up to \$39	Not covered
<b>Contact Lens Fit &amp; Follow Up</b>		
Fit & Follow Up (Standard)	Up to \$40 (contact lens fit and two follow-up visits)	Not covered
Fit & Follow Up (Premium)	10% off retail price	Not covered
<b>Contact Lenses (Per Plan Year, Once Every 12 Months)</b>		
Conventional	\$0 copay; 15% off balance over \$200 allowance	Up to \$100
Disposable	\$0 copay; 100% of balance over \$200 allowance	Up to \$100
Medically Necessary	\$0 copay; paid in full	Up to \$300
<b>Frames (Per Plan Year, Once Every 12 Months)</b>		
Frames at PLUS Provider	\$0 copay; 20% off balance over \$250 allowance	Up to \$100
Frames	\$0 copay; 20% off balance over \$250 allowance	60%
Standard Plastic Lenses/Lens Options	See summary of benefits on benefits website	See summary of benefits on benefits website

\*If using an out-of-network provider (like Costco), members can submit a claims reimbursement form which can be found on the [P&C Benefits website](#) on myUVU Workplace.

### Vision Plan Premiums per Pay Period

Coverage Tier	Vision Plan Premiums
Employee Only	\$3.94
Employee + One	\$7.48
Family	\$10.98

Member reimbursement form



Members can receive 20% off non-prescription sunglasses and other non-covered items!

# 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).**

FSAs and DCFSAs 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 2025–2026, you may contribute up to \$3,300 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 2025–2026, 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)

### CONSIDERATIONS BEFORE CONTRIBUTING TO AN FSA AND/OR A DCFSA:

- The **minimum annual election** for the FSA and DCFSA is \$100.
- Do not over elect** an amount that you will not be able to use.
- The FSA funds can be accessed at the beginning of the plan year before your contributions are applied.
- The DCFSA funds can only be reimbursed once the contributions have been applied to your account.
- 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. Visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

### Plan Grace Periods

#### FLEXIBLE SPENDING ACCOUNT (FSA)

**September 15, 2026** is the last day to use funds for services incurred in the 2025–2026 plan year.

**December 12, 2026** is the last day to submit receipts for services incurred prior to September 15, 2026.

#### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA):

**September 15, 2026** is the last day to use funds for services incurred in the 2025–2026 plan year.

**September 28, 2026** is the last day to submit receipts for services incurred prior to September 15, 2026.



## Health Savings Account (HSA)

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 healthcare expenses with pre-tax dollars. This includes most medical care and services, prescription drug costs, dental services, vision care, and expenses related to meeting the plan's deductible.

For a complete list of eligible healthcare expenses, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

### 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](http://healthequity.com) or consult your tax advisor. The HSA annual maximum limit is by calendar year (January 1 through December 31).

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.

For 2025, 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.

**Employee contributions can be changed anytime during the year by visiting [my.uvu.edu/workplace/payroll/forms.html](http://my.uvu.edu/workplace/payroll/forms.html).**

HSA Plan Type	Employee	Employer	Total Annual Limit
Single (Employee Only)	\$3,400	\$900	\$4,300
Single (55+)	\$4,400	\$900	\$5,300
Family (Employee Plus One or More)	\$6,750	\$1,800	\$8,550
Family (55+)	\$7,750	\$1,800	\$9,550

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



### HSA Employer Contribution

- \$37.50 per pay period** for a single plan (employee only)
- \$75.00 per pay period** for a family plan (employee plus one or more)

# EMPLOYEE WELLNESS PROGRAM

## UVUFit

UVU's award-winning employee wellness program, UVUFit, is committed to helping employees achieve a healthier lifestyle and improved well-being. We are excited to partner with Regence BlueCross BlueShield's wellness platform, Empower, to provide a personalized wellness experience. The program supports your nutritional, physical, emotional, occupational, and environmental health.

UVUFit is available to full-time, benefits-eligible employees enrolled in one of UVU's medical plans. The program runs annually from July 1 to April 30, offering employees the opportunity to earn up to \$525 in cash incentives! Spouses and dependent children (ages 13+) enrolled in one of UVU's medical plans can register for a Regence account and earn up to \$25 in Amazon gift cards by completing healthy activities.

### The wellness program has a tiered incentive:

**TIER 1:** Eligible employees who complete the following tasks between July 1, 2025 and April 30, 2026, will earn \$300 via payroll:

- Complete your 2025–2026 Health Risk Assessment online via your Regence Empower Wellness Portal.
- Complete a routine physical and submit the physician lab form to Regence, or order the Catapult Health at-home lab kit and participate in a virtual consultation between July 1, 2025, and April 30, 2026.

**TIER 2:** Employees can earn an extra \$225 by accumulating 225 points through various wellness activities between July 1, 2025, and April 30, 2026.

- Receive a \$25 Amazon gift card redeemable through Regence Empower Wellness Portal after earning the first 25 points.
- Earn a \$200 cash incentive via payroll upon completing an additional 200 points (for a total of 225 points) and fulfilling Tier 1 requirements.

Scan the QR code for instructions on how to register and log in:



### Activities include:

- Participating in preventative exams such as mammograms, colonoscopies, and dental check-ups.
- Taking on personal challenges such as weight loss competitions, step challenges, and meditation.
- Engaging in self-guided programs focused on nutrition, fitness, stress management, and mindfulness.

### Instructions to Participate:

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

### Catapult at-home lab kits:

For more information about Catapult at-home lab kits and virtual consultation, visit the [UVUFit Employee Wellness section of the Benefits website](#).



# MENTAL HEALTH & WELLNESS

## Employee Assistance Program (EAP)

### COMPSYCH:

UVU's Employee Assistance Program (EAP) through ComPsych offers a range of services to employees and their dependents to support mental health, emotional well-being, and life-balance needs.

### THE EAP SERVICES PROVIDE:

- Up to eight (8) free counseling sessions (per new qualified event, for each member of the household)
- 24/7 crisis help and referral (in-network provider)
- Online community support forums
- Family support for child care/adult-elder care
- Legal/financial guidance

### TO GET STARTED:

1. Go to [guidanceresources.com](https://guidanceresources.com) or download the GuidanceNow app.
2. Select Register and then enter code EAPU (In urgent situations, bypass online registration and call ComPsych at **(800) 922-2687**).
3. After entering the one-time code, create a username and password.

For more information about the EAP services, contact ComPsych GuidanceResources at **(800) 922-2687** or visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

### TELUS HEALTH

An embedded Employee Assistance Program (EAP) through UVU's life insurance plan, providing up to three (3) free counseling sessions per plan year. For more information, call **(866) 451-5465** or visit [niseap.com](https://niseap.com).

**Login:** NISEAP | **Password:** EAP

## Additional Mental Health Options & 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 and their dependents have access to the Regence network expansion options:

- **TalkSpace:** Virtual online therapy that you can start immediately. Register at [talkspace.com/partnerinsurance](https://talkspace.com/partnerinsurance).
- **Charlie Health:** Virtual intensive outpatient therapy (IOP) designed for teens and young adults. Visit [charliehealth.com](https://charliehealth.com) or call **(866) 491-5196**.
- **Boulder Care:** Telehealth addiction treatment. Visit [boulder.care/regence](https://boulder.care/regence) or call **(866) 347-9635**.
- **NOCD:** Specialized virtual treatment for those with OCD. Visit [treatmyocd.com](https://treatmyocd.com) or call **(312) 766-6780**.
- **EQUIP:** Virtual eating disorder treatment targeted for patients ages 6-24. Visit [equip.health](https://equip.health), email [intake@equip.health](mailto:intake@equip.health), or call **(855) 387-4378**. Virtual services not available outside of the U.S.

## Suicide & Crisis Lifeline

### 988

The three-digit phone number **988** was created to route calls and texts directly to the National Suicide Prevention Lifeline. The number is available across the U.S. and is designed to be an easy-to-remember way for people to connect with a trained counselor during a mental health, substance use, or suicide crisis. (Online chat can be accessed through [988lifeline.org](https://988lifeline.org).)

## LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

UVU's life and AD&D coverage through Securian Financial (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 benefits would be payable to your named beneficiaries.

### UNIVERSITY-PAID

#### Basic Life & AD&D

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

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

### EMPLOYEE-PAID

#### Basic Spouse & Child Life

Basic Spouse & Child Life	\$5,000
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Basic spouse and child life is a single voluntary policy that covers all eligible dependents at \$.70 per pay period.

### EMPLOYEE-PAID

#### Voluntary Life & AD&D

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 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

\*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.

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

## 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	Maximum 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 Resources

UVU's group life insurance program offers free access to additional benefits and resources through Securian Financial. For more information, visit the Life Insurance section of the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

- Legal, financial, and grief resources
- Travel assistance
- Legacy planning resources
- Beneficiary financial coaching
- Embedded employee assistance program (EAP)
- Identity theft protection services





# ADDITIONAL BENEFITS & DISCOUNTS

## Supplemental Insurance

Additional supplemental insurance options are available through payroll deduction (100% employee-paid). Visit Supplemental Full-Time Benefits on the Benefits website of the myUVU Workplace for more information.

- **Aflac:** Offers accidental, cancer, hospital indemnity, and short-term disability insurance plans. For questions, contact (941) 780-3107 or email [marcos\\_martinez@us.aflac.com](mailto:marcos_martinez@us.aflac.com).
- **Legal Shield/ID Shield:** Offers legal and identity theft services. For questions, contact (801) 830-3629 or email [leslieudy.legalshield@gmail.com](mailto:leslieudy.legalshield@gmail.com).
- **MetLife:** Offers auto/home insurance plans. For questions, contact (800) 638-5433.
- **MetLife Legal Plans:** Offers legal services and assistance. For questions, contact (833) 214-4172 or email [clientservice@legalplans.com](mailto:clientservice@legalplans.com).
- **My529 (Utah Educational Savings):** Offers educational savings plans for future education expenses and K-12 tuition expenses. For questions, contact (800) 418-2551 or email [info@my529.org](mailto:info@my529.org).

## UTA Transit Pass

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

## Tuition Remission

The tuition remission benefit waives up to 18 credit hours of undergraduate tuition for full-time, benefits-eligible employees and their dependents. Waivers need to be applied within the given timeframe for each semester. Some courses/programs may be ineligible for the waiver. See policy 357 for more information.

**Benefits-eligible employees:** Undergraduate tuition and tuition 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. Tuition fees are not waived.

## 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:**

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



## Member Discount Program

Regence Advantages offers discounts on:

- Activities and fitness
- Allergy relief products
- Alternative medicine
- Funeral planning
- Healthy meals
- Financial well-being
- Hearing aids
- Health/wellness products
- Pet care
- Senior mobile devices
- Vision care and LASIK

To access these discounts, log in to your Regence account at [regence.com](http://regence.com). Click on Advantages and Discounts under Resources. These discounts are subject to change.

## 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 at the Orem Campus to find out about additional rewards.

## Community Education

Faculty and staff receive \$10 off per Continuing Education course taken. Visit [uvu.edu/ce/discover](http://uvu.edu/ce/discover) for more information. **Code:** UVUStaff

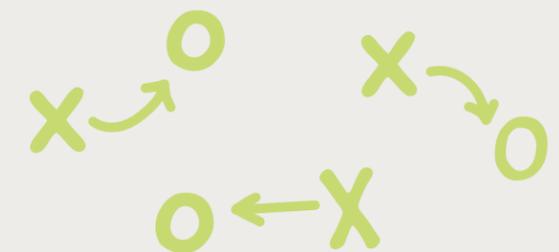
## Arts Card

The School of the Arts and The Noorda Center for the Performing Arts are excited to offer UVU employees the Arts Card. This card can be purchased for \$149 each academic year, giving cardholders access to redeem free tickets for all professionally presented productions (based on best availability). Those who have purchased the Arts Card in years past will be granted access to their previous pricing privileges. Employees can purchase multiple cards to fulfill their individualized needs. For questions, please contact Danielle Shipley at [dshipley@uvu.edu](mailto:dshipley@uvu.edu).

## Employee Discount Program

**BenefitHub** is an exclusive discount program for UVU employees, giving you access to thousands of deals on travel, restaurants, shopping, family care, car rentals, local establishments, and more.

- Go to [uvu.benefitHub.com](http://uvu.benefitHub.com)
- Enter **referral code** 3QHOEN
- Enter your name and email address
- Complete your registration



## RETIREMENT PLANS

### UVU Employee Retirement Plans

If you are a full-time, benefits-eligible employee, the university contributes 14.2% of your base salary into a 401(a) Defined Contribution Plan. Employees can choose to invest through TIAA and/or Fidelity Investments.

If you were previously employed by the university, you must re-enroll in the same plan upon rehire. If you are a new hire who has previously participated in the Utah Retirement Systems (URS) with another employer and wish to remain with URS, you may do so; however, this decision is irrevocable. If you do not select a plan prior to your first paycheck, you will be defaulted to TIAA, regardless of prior URS participation.

Please note that contribution percentages vary for those who choose to stay with URS. For more details, contact the P&C Service Center at **(801) 863-8207**.

2025 Tax Year Retirement Limits	
401(k), 403(b), Roth 403(b)	\$23,500
457, Roth 457	\$23,500
Additional Catch-Up Contributions (Ages 50-59 and 64+)	\$7,500
Additional Catch-Up Contributions (Ages 60-63)	\$11,250
Roth IRA	\$7,000
Additional Roth IRA Catch-Up Contributions 50+	\$1,000



#### Don't forget!

Remember to add or update your beneficiary information when you log in to your retirement account(s)!

### Supplemental Retirement Investment Options

Employees have the option to contribute to additional retirement savings plans through payroll deduction, though no employer match is provided. Available plans include 401(k), 403(b), and 457 tax-deferred plans, as well as Roth IRA, Roth 403(b), and Roth 457 plans.

### Retirement Counseling

Representatives from Fidelity, TIAA, and URS are available to assist with questions and help manage your retirement account(s). Counseling sessions must be scheduled in advance through the vendor websites. For a monthly schedule of on-campus dates, visit the Benefits Calendar on the P&C Benefits homepage of the myUVU Workplace.

Employee contributions can be changed the first pay period of the month by visiting [my.uvu.edu/workplace/payroll/forms.html](https://my.uvu.edu/workplace/payroll/forms.html).

## CONTACT INFORMATION

Coverage	Carrier	Phone Number	Website
Medical	Regence BlueCross BlueShield	(800) 828-4316	<a href="https://regence.com">regence.com</a>
Telehealth	MDLive	(888) 725-3097	<a href="https://mdlive.com/regence-ut">mdlive.com/regence-ut</a>
Dental	Regence Dental	(844) 789-1727	<a href="https://regencedental.com">regencedental.com</a>
Prescription (Rx)	Regence Pharmacy	(800) 828-4316	<a href="https://regence.com">regence.com</a>
Vision	EyeMed	(866) 939-3633	<a href="https://member.eyemedvisioncare.com">member.eyemedvisioncare.com</a>
FSA and DCFSA	HealthEquity (Formerly WageWorks)	(877) 924-3967	<a href="https://wageworks.com">wageworks.com</a>
HSA	HealthEquity	(844) 341-6998	<a href="https://healthequity.com">healthequity.com</a>
EAP	ComPsych	(800) 922-2687	<a href="https://guidanceresources.com">guidanceresources.com</a>
Employee Wellness Platform Assistance	Regence Empower	(855) 861-9397	<a href="https://regence.com">regence.com</a>
Diabetes Management	Omada Health	(888) 409-8687	<a href="https://omadahealth.com">omadahealth.com</a>
Retirement	Fidelity Investments	(800) 343-3548	<a href="https://fidelity.com">fidelity.com</a>
	TIAA	(800) 842-2252	<a href="https://tiaa.org">tiaa.org</a>
	Utah Retirement Systems	(800) 695-4877	<a href="https://urs.org">urs.org</a>
COBRA	HealthEquity (Formerly WageWorks)	(888) 678-4861	<a href="https://wageworks.com">wageworks.com</a>
Virtual Physical Therapy	Hinge Health	(855) 902-2777	<a href="https://hinge.health/uvuedu-enroll">hinge.health/uvuedu-enroll</a>
Specialty Pharmacy	Accredo	(833) 599-0514	<a href="https://accredo.com">accredo.com</a>
Mail-Order Home Delivery	Amazon Pharmacy	(833) 793-5327	<a href="https://amazon.com/regenceUTMYW">amazon.com/regenceUTMYW</a>



**ADDITIONAL QUESTIONS?** Please contact the P&C Service Center at **(801) 863-8207** or visit the Benefits website within the **People & Culture menu of the myUVU Workplace under Employee Resources**.

## NOTICES

### 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 our 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.

### Federal Privacy Regulations

In compliance with federal privacy regulations, claims and benefit usage of family members 13 and older will not be displayed on your account by default. To access this information, the family member must first create an account and enable family sharing under Account Settings.



800 W. University Pkwy, Orem, UT 84058

Nonprofit Organization  
U.S. Postage  
**PAID**  
Utah Valley  
University

**Coverage dates:**  
July 1, 2025-June 30, 2026



[my.uvu.edu/workplace/peopleandculture/benefits](https://my.uvu.edu/workplace/peopleandculture/benefits)



Questions?  
??  
HF 105  
[benefits@uvu.edu](mailto:benefits@uvu.edu)  
801.863.8207