

UTAH VALLEY UNIVERSITY

BENEFITS GUIDE

2026-2027



*Your recipe
for success!*

- Medical
- Dental & Vision
- HSA/FSA/DCFSA
- Wellness
- Retirement
- Enroll



UVU
BENEFITS



Welcome!

Welcome to the Utah Valley University 2026–2027 Benefits Guide!

As the vice president of People and Culture, I am pleased to share this comprehensive resource designed to support and enhance your experience at UVU. The Office of People and Culture remains deeply committed to supporting employee health, well-being, and financial stability through thoughtful, competitive, and responsive benefits that meet our community's needs.

As we enter the 2026–2027 plan year, we recognize that changes to benefits, particularly premium increases and updates to the Traditional Health Plan design, can have a personal impact. These decisions are not made lightly. They reflect careful consideration of rising healthcare costs, long-term sustainability, and the continued ability to provide access to high-quality care. We encourage employees to review this guide closely so they can understand what is changing and select the option that best meets their needs.

Our commitment to fostering a positive, inclusive, and supportive work environment remains strong. The benefits we offer, from health and wellness programs to retirement planning, are designed to support you through every stage of your career and life. We believe that investing in our people is essential to UVU's success, and we are committed to transparency, support, and access to resources as you navigate these updates.

Thank you for your continued dedication to Utah Valley University and for the important work you do every day. For more information about your benefits options, please 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



2026-2027

PLAN CHANGES

MEDICAL PLAN

PREMIUMS AND PLAN DESIGN

Following the increase in healthcare costs this last year, we have made several changes.

Premiums: Premiums for UVU medical plans will increase for the 2026–2027 plan year. However, UVU remains committed to providing an affordable plan and will continue to offer a \$0 premium option with the Preferred ValueCare (PVC) High-Deductible Health Plan.

Plan Updates: Some plan updates have also been made to the Traditional Health Plan design. For details, please see the Deductibles and Out-of-Pocket Maximums section on [page 6](#) under the Traditional Health Plan.

DENTAL PLAN

PREMIUMS

Dental plan premiums will increase slightly for the 2026–2027 plan year, while coverage will remain unchanged.

HIGH-Deductible Health Plan (HDHP) CHANGES

TELEHEALTH

UVU's HDHP plans now cover telehealth medical and behavioral health visits before the deductible is met, with a \$25 copay for primary care and behavioral health visits and a \$35 copay for specialist visits. This includes MDLive, which offers 24/7 virtual access to board-certified doctors and licensed therapists for non-urgent care. See [page 8](#) for more information about Telehealth services and MDLive.

CONTENTS

ENROLLMENT:

Eligibility & Coverage	2
Your Choice of Plans	3

MEDICAL & RX:

Medical Plan Network Options	4
Search for a Provider	5
Medical Plans	6
Prescription (Rx) Plan	7
Additional Coverage	8-9
Where to Go For Care	9

DENTAL & VISION:

Dental Plan	10
Vision Plan	11

REIMBURSEMENT ACCOUNTS:

Flexible Spending (FSA) & Dependent Care (DCFSA)	12
Health Savings (HSA)	13

WELLNESS:

UVUFit Employee Wellness Program	14
Preventive Care	14
Mental Health & Wellness	15

ADDITIONAL BENEFITS:

Life & Accidental Death & Dismemberment	16
Long-Term Disability	17
Additional Benefits & Discounts	18-19
Retirement Plans	20
Contact Information & Notices	21



START YOUR ENROLLMENT AT

[MY.UVU.EDU/WORKPLACE/PEOPLEANDCULTURE/BENEFITS/#ENROLL-IN-YOUR-BENEFITS](https://my.uvu.edu/workplace/peopleandculture/benefits/#enroll-in-your-benefits)

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 on the first day of the month following your date of hire. If your start date is the first working day of the month, coverage will be effective on the first day of that same month. If you begin employment on any day after the first working day, coverage will begin on the first day of the following month. This date 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 employment, your coverage will end on the last day of the pay period in which your termination date falls (15th or last day of the month).

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/WageWorks COBRA Client Services at **(888) 678-4861**.



YOUR CHOICE OF PLANS

TRADITIONAL HEALTH PLAN VS. HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

When choosing a medical plan, it's helpful to understand how a Traditional Health Plan and a High-Deductible Health Plan (HDHP) differ in costs, flexibility, and how you pay for care.

TRADITIONAL HEALTH PLAN

A **Traditional Health Plan** offers more predictable costs and helps cover expenses sooner when you access care.

IDEAL FOR:

- Individuals who expect to use their health plan regularly
- Individuals who prefer predictable costs and lower out-of-pocket expenses at the time of care.
- Individuals or families with ongoing medical needs.

WHAT TO EXPECT:

- **Lower deductible:** you generally pay less before the plan starts sharing costs.
- **Copays for office visits:** you often pay a set dollar amount for doctor visits (i.e. \$30 for primary care or \$40 for specialists).
- **Preventive care covered at 100%:** annual physicals, screenings, and preventive services are covered in full when using in-network providers.
- **FSA-eligible:** You can use a Flexible Spending Account (FSA) to pay for eligible health-related expenses with pre-tax dollars (see page 12 for more information about contributing to an FSA)." bold/light green font for page 12



HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

A **High-Deductible Health Plan (HDHP)** has lower paycheck costs but requires you to pay more upfront before the plan starts covering most services. The HDHP also comes with an option to save money tax-free in a Health Savings Account (HSA).

IDEAL FOR:

- Individuals or families who are generally healthy and do not expect frequent medical care; OR individuals or families with ongoing medical needs who typically meet their deductible and out-of-pocket maximum each plan year.
- Individuals who are comfortable with the possibility of higher upfront costs if unexpected care is needed.
- Individuals who prefer lower monthly premiums.
- Individuals who want to save money tax-free through a Health Savings Account (HSA).
- Those interested in building long-term savings for future healthcare expenses.

WHAT TO EXPECT:

- **Higher deductible:** you pay more out-of-pocket before the plan begins sharing the costs.
- **Lower monthly premiums:** you pay less each paycheck for coverage.
- **Preventive care covered at 100%:** annual physicals, screenings, and preventive services are covered in full when using in-network providers.
- **HSA-eligible:** you can contribute to a Health Savings Account (HSA) to pay for eligible health-related expenses now or save for future healthcare needs (see page 13 for more information about HSA eligibility requirements).
- **More upfront responsibility:** costs are higher early in the plan year until the deductible is met.
- Telehealth virtual visits for medical and behavioral health care, including MDLive, covered prior to meeting the deductible, with a \$25 / \$35 copay

MEDICAL PLAN NETWORK OPTIONS

FIND A NETWORK THAT FITS YOU BEST

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 56 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 Community Hospital	✓	✓	Mountain View Hospital	✓	✓
Cache Valley Hospital	✓	✓	Mountain West Medical Center	✓	✓
Castleview Hospital	✓	✓	Ogden Regional Medical Center	✓	✓
Cedar City Hospital	✓	✓	Orem Community Hospital	✓	
Central Valley Medical Center	✓	✓	Park City Hospital	✓	✓
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	✓	✓	Riverton Children's Unit	✓	✓
CommonSpirit Holy Cross Hospital–Mountain Point	✓	✓	Riverton Hospital	✓	
CommonSpirit Holy Cross Hospital–Salt Lake	✓	✓	San Juan County Hospital	✓	✓
Delta Community Hospital	✓	✓	Sanpete Valley Hospital	✓	✓
Fillmore Community Hospital	✓	✓	Sevier Valley Hospital	✓	✓
Garfield Memorial Hospital	✓	✓	Shriners Hospital	✓	✓
Gunnison Memorial Hospital	✓	✓	Spanish Fork Hospital	✓	
Heber Valley Hospital	✓	✓	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 Ortho 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.
- 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 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.
- 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.
- On the homepage under **Find a Dentist**, click on **Search Provider Directory**.
- Click on the **Plan Type** 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.
- 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 PLANS

Regence BlueCross BlueShield administers UVU's medical plans which include two options: the **Traditional Health Plan** and the **High-Deductible Health Plan (HDHP)**. To review the differences between the Traditional Health Plan and the HDHP (including which option may be the best fit for you) please see [page 3](#) of the guide. For more information about health insurance in general—such as understanding cost-sharing terms and choosing the right plan for you and your family—visit regence.com/member/health-insurance-101.

Key Medical Benefits	Traditional Health Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Deductible (Per Plan Year)				
Employee Only	\$1,000	\$1,750	\$2,000	\$4,000
Individual Member (HDHP Only)	NA	NA	\$4,000	NA
Family (Employee + One or More)	\$2,000	\$3,500	\$4,000	\$8,000
Out-of-Pocket Maximums (Per Plan Year)				
Employee Only	\$6,000	\$7,870	\$4,000	\$8,000
Individual Member (HDHP Only)	NA	NA	\$6,000	NA
Family (Employee + One or More)	\$12,000	\$15,750	\$8,000	\$16,000
Covered Services				
Office Visits (Physician/Specialist)	\$30/\$40	45%*	\$25*/\$35*	40%*
Telehealth Visits	\$30/\$40	NA	\$25/\$35	NA
Routine Preventive Care	Covered 100%	Not Covered	Covered 100%	Not Covered
Outpatient Diagnostic Lab & X-Ray	25%	45%*	20%*	40%*
Emergency Room	\$300 + 25% Coinsurance		\$300 + 20% Coinsurance*	
Urgent Care Facility	\$40	45%*	\$35*	40%*
Ambulance Services	25%*		20%*	
Inpatient Hospital Stay	25%*	45%*	20%*	40%*
Outpatient Surgery	25%*	45%*	20%*	40%*
Rehabilitation Therapy (50 Visits per Year)	\$40	45%*	\$35*	40%*

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

Coinsurance is the percentage of covered healthcare costs you pay after meeting your deductible. Under the Traditional Health Plan, the employee pays 25% of covered costs while the plan pays 75%. Under the High-Deductible Health Plan (HDHP), the employee pays 20%, and the plan covers the remaining 80%.

Medical Plan Premiums per Pay Period

Coverage Tier	Traditional Health Plan		High-Deductible Health Plan (HDHP)	
	Participating Network (PAR)	Preferred ValueCare Network (PVC)	Participating Network (PAR)	Preferred ValueCare Network (PVC)
Employee Only	\$66.39	\$26.97	\$19.27	\$0.00
Employee + One	\$146.02	\$59.30	\$42.40	\$0.00
Family	\$205.77	\$83.56	\$59.74	\$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 Health Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Prescription Drug Deductible (Per Plan Year)				
Individual	\$200		Combined with Medical Deductible	
Family (Employee + One or More)	\$400		Combined with Medical Deductible	
Prescription Drug Out-of-Pocket Maximum (Per Plan Year)				
Individual	\$4,000		Combined in Medical Out-of-Pocket Maximum	
Family (Employee + One or More)	\$8,000		Combined in Medical Out-of-Pocket Maximum	
Prescription Drugs (Generic/Preferred/Non-Preferred)				
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.



AMAZON MEDSYOURWAY AND ACCREDITO

FOR DETAILS AND ENROLLMENT INSTRUCTIONS, VISIT THE P&C BENEFITS WEBSITE UNDER MEDICAL AND PHARMACY.



ADDITIONAL COVERAGE

TELEHEALTH SERVICES

MDLIVE

MDLive offers 24/7 virtual visits with board-certified doctors and licensed therapists for non-urgent medical and behavioral health needs. Services are subject to the same copays and deductibles as other virtual visits based on your elected plan. Behavioral health visits are scheduled (not on-demand) and are typically available within a few days. To register, visit app.MDLive.com/landing/regence-ut using your Regence member ID card (group and member ID). To schedule an appointment, call **(888) 725-3097**.

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



CLICK THE QR CODE TO REGISTER WITH MDLIVE

Clinical Service	Traditional Health Plan	High-Deductible Health Plan
Primary Care	\$30 copay per visit	\$25 copay per visit
Behavioral Health	\$30 copay per visit	\$25 copay per visit

VIRTUAL CARE

The UVU medical plan covers virtual telehealth services, providing convenient access to your provider through secure online visits. Telehealth allows you to receive care, discuss health concerns, and manage your care without the need for an in-person appointment, making it a flexible and accessible option wherever you are. Telehealth services are subject to applicable copays and deductibles based on your elected plan.

VIRTUAL PHYSICAL THERAPY

HINGE HEALTH

Hinge Health provides virtual physical therapy and musculoskeletal care with personalized exercise plans and health coaching to help manage joint and muscle pain. The program is available at no cost to eligible employees and dependents enrolled in one of the UVU medical plans.

To enroll, visit hinge.health/uvuedu-enroll. For more information, call **(855) 902-2777** or email hello@hingehealth.com.

DIABETES & HYPERTENSION MANAGEMENT PROGRAM

OMADA HEALTH

Omada Health is UVU's diabetes and hypertension management program, available at no cost to eligible employees and dependents enrolled in one of the UVU medical plans. Omada supports Type 1 and Type 2 diabetes and hypertension through connected devices, a digital app, one-on-one coaching from certified specialists, and peer support. To get started, visit omadahealth.com/uvu. For additional information, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

INTERNATIONAL COVERAGE

REGENCE BLUECROSS BLUESHIELD GLOBAL CORE

UVU's medical plan through **Regence BlueCross BlueShield** provides international coverage through **Blue Cross Blue Shield Global Core (BlueCard Access)**.

For **inpatient care**, contact the **Global Core Service Center**; in most cases, you won't need to pay upfront beyond your usual deductible, copay, or coinsurance, and the hospital will submit the claim for you. You should also contact Regence for any required precertification using the number on the back of your ID card.

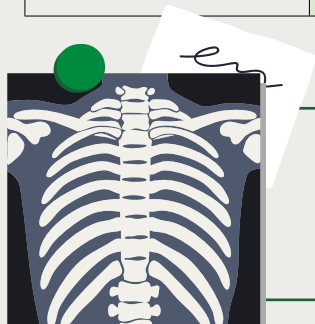
For **outpatient care**, you may need to pay upfront and submit a Global Core International claim form with your itemized bills to the Service Center, either by mail, online, or through the Global Core mobile app. For instructions on how to search for an in-network provider outside of the U.S., visit [page 5](#) of the guide. For more information about international coverage, visit bcbsglobalcore.com or call **(800) 810-2583**.

WHERE TO GO FOR CARE

CARE OPTIONS

Know where to go for care, from routine check-ups to after-hours support. Understanding your options can help you choose care that fits your life and budget.

Care Option	When to Use	Common Examples	Cost	Availability
Nurse Line (Advice24) (Regence BCBS)	When you have health questions or need help deciding where to go	Cold and flu, fever, minor burns	\$	24/7
Virtual Visit (MDLive)	For non-urgent medical or behavioral health care from home	Allergies, UTIs, depression or anxiety, cold and flu	\$-\$	24/7
Urgent Care	When you need same-day, in-person care that isn't an emergency	Fever, minor burns, illness or injury after hours	\$\$	Hours vary
Emergency Room	For life-threatening or severe conditions	Chest pain, major burns, shortness of breath, uncontrolled bleeding	\$\$\$\$	24/7



TIP: EMERGENCY ROOM VISITS CAN COST SIGNIFICANTLY MORE THAN URGENT CARE VISITS. CHOOSING THE RIGHT LEVEL OF CARE HELPS YOU GET TIMELY TREATMENT WHILE KEEPING COSTS DOWN.

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.

	Regence Dental (Expressions Dental ValueCare Network)	
Key Dental Benefits	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
Preventive Services (Per Plan Year; Two Annual Cleanings)		
Type 1 Preventive Services	Covered 100%	Covered 100%
Benefit Maximum (Per Plan Year; Type 2 & Type 3 Services Combined)		
Per Individual	\$2,000	
Covered Services (Per Plan Year; Type 2 & Type 3 Services Apply to Benefit Maximum)		
Type 2 Basic Services	80%	80%
Type 3 Major Services	60%	60%
Orthodontic Services (Lifetime Maximum)		
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	\$6.71
Employee + One	\$8.58
Family	\$12.48

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*
Exam Services (Per Plan Year, Once Every 12 Months)		
Exam at PLUS Providers (Copay)	\$0	Up to \$40
Exam (Copay)	\$15	\$150
Retinal Imaging	Up to \$39	Not covered
Contact Lens Fit & Follow Up		
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
Contact Lenses (Per Plan Year, Once Every 12 Months)		
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
Frames (Per Plan Year, Once Every 12 Months)		
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

MEMBERS CAN RECEIVE 20% OFF NON-PRESCRIPTION SUNGLASSES AND OTHER NON-COVERED ITEMS!

Click for member reimbursement form



REIMBURSEMENT ACCOUNTS

Eligible employees who elect the Traditional Health 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 DCFSA's 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 Health Plan. The FSA program runs off the university's fiscal plan year (July 1–June 30). For plan year 2026–2027, you may contribute up to \$3,400 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 fiscal plan year (July 1–June 30). For plan year 2026–2027, you may contribute up to \$7,500 per household (\$3,750 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. For a complete list of eligible healthcare expenses for both plans visit healthequity.com/fsa-qme.

PLAN GRACE PERIODS

FLEXIBLE SPENDING ACCOUNT (FSA)

September 15, 2027 is the last day to use funds for services incurred in the 2026–2027 plan year.

December 12, 2027 is the last day to submit receipts for services incurred prior to September 15, 2027.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA):

September 15, 2027 is the last day to use funds for services incurred in the 2026–2027 plan year.

September 28, 2027 is the last day to submit receipts for services incurred prior to September 15, 2027.



HIGH-Deductible Health Plans (HDHP) and Health Savings Accounts (HSA)

A High-Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA) can offer both lower monthly premiums and valuable long-term savings benefits. An HSA allows you to set aside pre-tax dollars to pay for qualified medical expenses tax-free, rolls over year to year, and can be invested for future expenses. This combination provides a flexible and cost-effective option for managing healthcare now and saving for the future.

HEALTH SAVINGS ACCOUNT (HSA)

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.

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**.

For a complete list of eligible healthcare expenses, visit healthequity.com/hsa-qme.

To be eligible for an HSA, you must:

- Be covered under one of UVU's High-Deductible Health Plans
- Not be covered by a Traditional Health 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. The HSA annual maximum limit is by calendar year (January 1 through December 31). For 2026, 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 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)



2026 HEALTH SAVINGS ACCOUNT (HSA) LIMITS

HSA Plan Type	Employee	Employer	Total Annual Limit
Employee Only	\$3,500	\$900	\$4,400
Employee Only (55+)	\$4,500	\$900	\$5,400
Family (Employee Plus One or More)	\$6,950	\$1,800	\$8,750
Family (55+)	\$7,950	\$1,800	\$9,750

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

Employee HSA contributions can be changed anytime during the year by visiting my.uvu.edu/workplace/payroll/forms.html

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 (scan the QR code below for instructions).

The wellness program has a tiered incentive:

TIER 1: Eligible employees who complete the following tasks between July 1, 2026 and April 30, 2027, will earn \$300 via payroll:

- Complete your 2026–2027 Health Risk Assessment online via your Regence Empower Wellness Portal.
- Complete either the Catapult Health at-home lab kit and virtual consultation OR submit verification of a routine physical to your Regence Empower platform between July 1, 2026, and April 30, 2027.

TIER 2: Employees can earn an extra \$225 by accumulating 225 points through various wellness activities between July 1, 2026, and April 30, 2027.

- 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.

CATAPULT AT-HOME LAB KITS

Catapult Health provides convenient, at-home preventive health screenings designed to help identify health risks early. Eligible employees receive an easy-to-use testing kit, with clinician support and a personalized health report to review results and next steps. The program focuses on early detection, education, and actionable insights, making it easier to stay proactive about your health without taking time off work.

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

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 and select the Regence Empower Compass under Resources to launch your personal wellness platform.



CLICK THE QR CODE FOR INSTRUCTIONS ON HOW TO REGISTER AND LOG IN.



PREVENTIVE CARE

Employees and their eligible dependents enrolled in one of the UVU medical plans receive 100% coverage for preventive care services when using in-network providers. Preventive services are designed to detect potential health issues early and typically include annual wellness exams, routine screenings, immunizations, and certain preventive tests, helping you stay healthy and avoid more serious conditions in the future.

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 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.

ABILITY ASSIST

An embedded Employee Assistance Program (EAP) through UVU's long-term disability provider, **The Hartford**, offers up to three (3) in-person or virtual counseling sessions per occurrence, per year, for each eligible family member. For more information, call **(800) 964-3577** or visit guidanceresources.com.

Organizational Web ID: HLF902 | **Company Name:** ABILI

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.)

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](https://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:** Offers convenient access to therapy for individuals and teens ages 13 and older, as well as psychiatry and medication management for adults ages 18 and up. Licensed providers support a wide range of mental health needs, from everyday stress to diagnosed conditions. Register at talkspace.com/coverage/insurance/regence.
- **Charlie Health:** Offers virtual mental health care for members age 8 to 64, specializing in intensive outpatient programs for members who need extra support. Visit charliehealth.com or call **(866) 491-5196**.
- **Boulder Care:** Telehealth addiction treatment. Visit boulder.care or call **(866) 347-9635**.
- **NOCD:** Provides online therapy for people with OCD and related disorders through live video sessions with a licensed, specialized therapist. For age 5 and up. Visit treatmyocd.com or call **(312) 766-6780**.
- **EQUIP:** Offers holistic support for eating disorders through virtual family-based treatment (FBT). A five-person care team includes a therapist, family member, peer mentor, medical provider and dietitian. For members of all ages, as well as their families. Visit equip.health, email intake@equip.health, or call **(855) 387-4378**. Virtual services not available outside of the U.S.
- **Headway:** Offers thousands of in-network therapists across diverse races, genders, ethnicities and specialties for members age 1 and older. Schedule within 48 hours via one-click, online booking. Visit headway.co for more information and matching support.

These services are subject to the regular copays and deductibles based on your elected plan. For more information, refer to the **Know Your Behavioral Health Options** flyer under **Links & Resources** by visiting the Mental Health & Wellness section of the Benefits website.

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)

ADDITIONAL RESOURCES

UVU's group life insurance program offers complimentary access to additional benefits and resources through **Securian Financial**. The **lifestyle benefits** available include:

- Legal, Financial, and Grief Resources
- Travel Assistance
- Legacy Planning Resources
- Beneficiary Financial Coaching

For more information, visit the **Life Insurance, Accidental Death & Dismemberment, and Long-Term Disability** section of the Benefits website within the People & Culture menu of the myUVU Workplace un Employee Resources.

LONG-TERM DISABILITY

Eligible employees are provided long-term disability insurance through **The Hartford** 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 long-term disability insurance program offers complimentary access to additional benefits and resources through **The Hartford Ability Assist**, The Hartford's Employee Assistance Program (EAP), offers up to three (3) in-person or virtual counseling sessions per occurrence per year, for each eligible member of your family. Additional services provided through this program include:

- Emotional and work-life counseling
- Financial information and resources
- Legal support and resources
- Health care navigation
- Well-being coaching
- Family support and resources

For more information, visit the **Life Insurance, Accidental Death & Dismemberment, and Long-Term Disability** section of the Benefits website within the People & Culture menu of the myUVU Workplace an Employee Resources.

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 **(801) 942-0143** or email **lee@vbs-benefits.com** or visit **vbs-benefits.com**.
- **Legal Shield/ID Shield:** Offers legal and identity theft services. For questions, contact **(801) 830-3629** or email **leslieudy.legalshield@gmail.com**.
- **MetLife (Farmers):** 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**.
- **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**.

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. Part-time employees and adjunct faculty can also be eligible, but with different requirements. 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 include sick, vacation, and personal leave, as well as paid holidays.

Other leave options (based on eligibility and approval):

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

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**. 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** branch 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 for more information. **Code:** UVUStaff

EMPLOYEE DISCOUNT PROGRAM

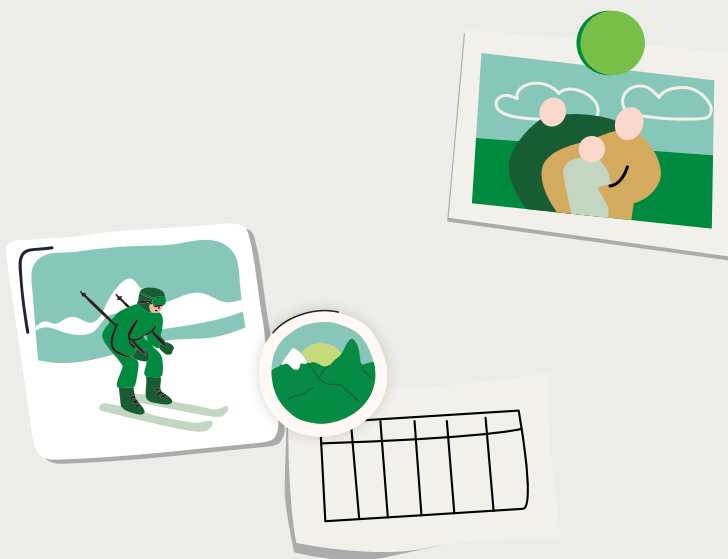
BenefitHub is an exclusive discount program for UVU employees, giving you access to thousands of deals on travel, restaurants, shopping, family care, car rentals, local establishments, and more.

- Go to uvu.benefithub.com
- Enter **referral code** 3QHOEN
- Enter your name and email address
- Complete your registration

RETIREMENT AND FINANCIAL PLANNING

HUB International Retirement and Private Wealth is available to support you in your financial planning decisions. The HUB team specializes in retirement planning, investment management, tax planning, estate planning, and much more. For more information, visit the **Benefit Vendor Consultations** section of the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

CLICK THE QR CODE TO
SCHEDULE A MEETING
WITH ONE OF HUB'S
FINANCIAL ADVISORS-A
FREE SERVICE AVAILABLE
TO UVU EMPLOYEES.



RETIREMENT PLANS

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.

Your Fidelity and/or TIAA account will be available after your first retirement contribution is funded, allowing you to create an account and log in.

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**.

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(b) tax-deferred plans, as well as Roth IRA, Roth 403(b), and Roth 457(b) 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 retirement contributions can be changed the first pay period of the month by visiting my.uvu.edu/workplace/payroll/forms.html.

2026 Tax Year Retirement Limits	
401(k), 403(b), Roth 403(b)	\$24,500
457(b), Roth 457(b)	\$24,500
Additional Catch-Up Contributions (Ages 50-59 and 64+)	\$8,000
Additional Catch-Up Contributions (Ages 60-63)	\$11,250
Roth IRA	\$7,500
Additional Roth IRA Catch-Up Contributions 50+*	\$1,100

*Beginning January 1, 2026, employees age 50+ who earned over \$150,000 in prior-year FICA wages must defer catch-up contributions as Roth (after-tax) contributions under SECURE 2.0. This applies to 401(k), 403(b), and governmental 457(b) plans.



TO ADD OR UPDATE YOUR BENEFICIARY INFORMATION WHEN YOU LOG IN TO YOUR RETIREMENT ACCOUNT(S)!

CONTACT INFORMATION

Coverage	Carrier	Phone Number	Website/Email
Medical	Regence BlueCross BlueShield	(800) 828-4316	regence.com
Telehealth	MDLive	(888) 725-3097	mdlive.com/regence-ut
Dental	Regence Dental	(844) 789-1727	regencedental.com
Prescription (Rx)	Regence Pharmacy	(800) 828-4316	regence.com
Vision	EyeMed	(866) 939-3633	member.eyemedvisioncare.com
FSA and DCFSA	HealthEquity (Formerly WageWorks)	(877) 924-3967	wageworks.com
HSA	HealthEquity	(844) 341-6998	healthequity.com
EAP	ComPsych	(800) 922-2687	guidanceresources.com
Employee Wellness Platform Assistance	Regence Empower	(855) 861-9397	regence.com
Diabetes Management	Omada Health	(888) 409-8687	omadahealth.com
Retirement and Financial Planning	HUB International - Retirement and Wealth Management	(801) 643-9728	zac.huish@hubinternational.com
		(801) 960-7887	spencer.welch@hubinternational.com
Retirement	Fidelity Investments	(800) 343-3548	fidelity.com
	TIAA	(800) 842-2252	tiaa.org
	Utah Retirement Systems	(800) 695-4877	urs.org
Medicare Advantage Plan (for future UVU retirees)	Retiree Health Solutions	(385) 489-1313	tina@retireehealthsolutions.org
Long-Term Disability (LTD)	The Hartford	(888) 301-5615	abilityadvantage.thehartford.com
COBRA	HealthEquity (Formerly WageWorks)	(888) 678-4861	wageworks.com
Virtual Physical Therapy	Hinge Health	(855) 902-2777	hinge.health/uvuedu-enroll
Nurse Advice	Advice24	(877) 375-2599	
Specialty Pharmacy	Accredo	(833) 599-0514	accredo.com
Mail-Order Home Delivery	Amazon Pharmacy	(833) 793-5327	amazon.com/regenceUTMYW

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.

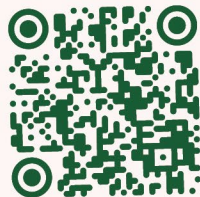
Annual notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The university will distribute all required notices annually.

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.

Plan Year:

July 1, 2026 -
June 30, 2027



Questions?

HF 105
benefits@uvu.edu
801.863.8207