

2026-2027 BENEFITS CHANGES OVERVIEW

Beginning July 1, 2026, premiums will increase for the new plan year, along with some Traditional Plan design changes. These changes reflect rising healthcare costs — including medical services, prescription drugs, and increased plan utilization. While we work diligently to keep employee costs as affordable as possible, these adjustments are necessary to maintain the plan's financial stability.

Below is a quick overview of the 2026-27 medical and dental care premiums, Traditional plan design changes, a limited life insurance opportunity, and associated general definitions.

HEALTH INSURANCE OVERVIEW

Traditional Plan – A plan with lower deductibles and higher monthly premiums that typically provides predictable copays and cost-sharing for medical services.

HDHP/High-Deductible Health Plan - A plan with lower monthly premiums and higher deductibles, where members pay more out of pocket before coverage begins, often paired with a Health Savings Account (HSA).

Participating (PAR) Network

- 55 Utah hospitals
- 17,000 providers

ValueCare (PVC)– Network

- 46 Utah hospitals
- 16,000 providers

IDC = Internal Dual Couple

Two married full-time employees working at UVU and wants a traditional plan together.

Plan	Coverage Tier	New Rate	Increase/ Paycheck
Traditional Health Plan			
Participating (PAR)	Single	\$66.39	+\$11.07
Participating (PAR)	Two Party	\$146.02	+\$24.34
Participating (PAR)	Family	\$205.77	+\$34.30
ValueCare (PVC)	Single	\$26.97	+\$3.52
ValueCare (PVC)	Two Party	\$59.30	+\$7.74
ValueCare (PVC)	Family	\$83.56	+\$10.90
HDHP (High-Deductible Health Plan)			
Participating (PAR)	Single	\$19.27	+\$3.86
Participating (PAR)	Two Party	\$42.40	+\$8.48
Participating (PAR)	Family	\$59.74	+\$11.95
ValueCare (PVC)	Single	\$0.00	\$0.00
ValueCare (PVC)	Two Party	\$0.00	\$0.00
ValueCare (PVC)	Family	\$0.00	\$0.00
Internal Dual Couple (IDC) Plan			
Participating (PAR)	Two Party	\$212.09	+\$35.35
Participating (PAR)	Family	\$272.14	+\$45.36
ValueCare (PVC)	Two Party	\$86.43	+\$11.28
ValueCare (PVC)	Family	\$112.25	+\$19.60

TRADITIONAL PLAN CHANGES FOR IN-NETWORK COVERAGE INCLUDE THE FOLLOWING:

Coinsurance is the percentage of covered healthcare costs you pay after meeting your deductible, with your insurance plan paying the remaining percentage.

In Network Traditional Plan Changes	Coverage Tier	New 2026-27	2025-26
Both Participating and ValueCare will be impacted:			
Medical Deductible	Individual	\$1,000	\$750
Medical Deductible	Family	\$2,000	\$1,500
Medical Out of Pocket Max	Individual	\$6,000	\$5,000
Medical Out of Pocket Max	Family	\$12,000	\$10,000
Prescription Out of Pocket Max	Individual	\$4,000	\$3,000
Prescription Out of Pocket Max	Family	\$8,000	\$6,000
Traditional Coinsurance	n/a	25%	20%

HIGH-DEDUCTIBLE PLAN CHANGES:

In the High-Deductible Plan, prescription costs go toward the deductible and out-of-pocket maximum.

Coinsurance is the percentage of covered healthcare costs you pay after meeting your deductible, with your insurance plan paying the remaining percentage.

In Network High-Deductible Plan Changes	Coverage Tier	New 2026-27	2025-26
No Changes to the Current Plan for 2026-27			
Medical Deductible	Individual	\$2,000	\$2,000
Medical Deductible	Family	\$4,000	\$4,000
Medical Out of Pocket Max	Individual	\$4,000	\$4,000
Medical Out of Pocket Max	Family	\$8,000	\$8,000
Traditional Coinsurance	n/a	20%	20%

DENTAL PREMIUMS:

Dental Plan	Coverage tier	New rate/paycheck	Increase/paycheck
Regence Dental Plan	Single	\$6.71	+\$0.32
Regence Dental Plan	Two Party	\$8.58	+\$0.40
Regence Dental Plan	Family	\$12.48	+\$0.59

Out-of-Network Plan Changes will also be updated for the 2026-27 fiscal/plan year and can be found in our benefits guide.

[Regence website](#) will indicate if the provider or facility is in or out of network for medical and dental.

More information for UVU benefits can be found in our 2026-27 benefits guide. If you have questions, please schedule an appointment with the Benefits team by contacting benefits@uvu.edu with your availability.

VOLUNTARY LIFE INSURANCE:

For 2026–27 Open Enrollment, you may elect a \$100,000 Guaranteed Issue increase to your life insurance coverage with no Evidence of Insurability (EOI) or medical questionnaire required. Total life insurance coverage may not exceed \$300,000 for this opportunity.

For example:

1. If a current employee did not originally elect life insurance for themselves and wants to take advantage of the 100k Guaranteed Issue for Open Enrollment, then they can elect any amount equal or less than 100k.
2. If a current employee has 240k of coverage for themselves and wants to take advantage of the 100k Guaranteed Issue, they can enroll in 60k to reach the 300k maximum. Anything else remaining that exceeds 300k will require an EOI.