

Worksite Products

Southern Utah University offers Accident, Critical Illness, Disability, Permanent Life Insurance, and Hospital plans to help you financially for things not covered through other insurance plans. A brief summary of the plan details and coverage amounts is shown on the following pages. Refer to your carrier material for more in-depth benefit information.

Note: These benefits generally are NOT sponsored or endorsed by your employer, including for purposes of federal and state law, so Federal ERISA law is inapplicable.

Accident Plan – 100% Employee Paid

Offered through Chubb – Call 888-727-5909 to Enroll

Are you accident-prone? Accidents happen, so you can get this plan to have a way to offset some of the expenses after an emergency visit. You can use the money to cover associated healthcare costs, as well as the cost of living expenses, while you recover.

Plan Details	
Emergency Room	\$200
Ambulance	Regular Ambulance: \$250 / Air Ambulance: \$1,875
Hospital Confinement	Initial: \$1,500 / Daily: \$300 Per Day / Intensive Care: \$500 Per Day
Physical Therapy	\$40 Per Day (10 per year)
Dislocations or Fractures	Up to \$4,497 (Based on severity of injury.)
Accidental Death or Dismemberment	Employee: \$100,000 / Spouse: \$100,000 / Child: \$15,000
Common Carrier Accidental Death	2× Benefits Above (Employee / Spouse / Child)
Wellness Benefit (For Preventive Visit)	\$90 Per Visit (Per Person, Per Year)

Rates for this benefit are based on coverage selected. Please see your carrier materials to find a premium that's specific to you.

Critical Illness Plan – 100% Employee Paid

Offered through Chubb – Call 888-727-5909 to Enroll

A critical illness diagnosis can be tough, not just on your health but also on your finances. With a Critical Illness policy, you can focus on recovery knowing you have a safety net in place. If you're diagnosed with a covered illness, your plan can pay a lump-sum benefit directly to you, to use however you choose. Your diagnosis and the severity of your condition determines whether you are eligible to receive cash benefits.

Covered Illnesses Include: Angioplasty surgery, cancer, coronary artery bypass, heart attack, kidney failure, major organ transplant, stroke, terminal illness.

Plan Details	
Initial Critical Illness Benefit	Employee: Up to \$30,000 / Spouse: Up to \$15,000 / Child: Up to 50% of Employee Coverage Amount
Re-Occurrence Benefit	Pays 100% of previously paid base policy benefit.
Additional Occurrence	Pays 100% of previously paid base policy benefit.
Wellness Benefit (For Preventive Visit)	\$50 Per Visit (Once Per Person, Per Calendar Year)

Please see your carrier materials to find a premium that's specific to you.

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Group Hospital Indemnity Plan – 100% Employee Paid

Offered through Chubb – Call 888-727-5909 to Enroll

Having a baby or experiencing an unexpected hospital stay is stressful enough. That's why we offer a Hospital Indemnity Plan that can help you pay for the out-of-pocket costs associated with a hospitalization, in addition to your medical benefit. If you're hospitalized, you'll receive cash payments which can help you pay for things like deductibles, copays, and cost of living expenses while you recover.

Plan Details	
Initial Admission	Up To \$1,500 (Maximum Benefit 1 Per Year)
Daily Hospital Confinement Benefit	\$200 Per Day (Maximum 30 Days, Per Calendar Year)
ICU Confinement Benefit	\$400 Per Day (Maximum 10 Days, Per Calendar Year)
NICU Confinement Benefit	\$100 Per Day (Maximum 2 Days Normal Delivery; 4 Days C-Section)

Please see your carrier materials to find a premium that's specific to you.