

# SUU SUMMARY OF BENEFITS 2024-25

Plan year July 1st - June 30th | Premiums are based on each pay period | Paychecks are on the 15th and the last day of the month.

## High Deductible Health Insurance - UMR

Type of Coverage	Employer Premium	Employee Premium	SUU HSA Contribution
Single (EE Only)	\$285.28	\$32.55	\$24.41
Two Party/Family	\$826.54	\$92.05	\$69.04

### Deductibles:

**\$1,600** single/**\$3,200** family (Tier 1)  
**\$1,750** single/**\$3,500** family (Tier 2)  
**\$3,500** single/**\$7,000** family (Out-of-Network)

### Out of Pocket Maximums:

**\$1,600** single/**\$3,200** family (Tier 1)  
**\$3,000** single/**\$6,000** family (Tier 2)  
**\$6,000** single/**\$12,000** family (Out-of-Network)

*MOTIVRx* Deductible: Subject to Medical Deductible

## Traditional Health Insurance - UMR

Type of Coverage	Employer Premium	Employee Premium
Single	\$287.06	\$77.15
Two Party	\$645.82	\$175.00
Family	\$926.06	\$251.65

### Deductibles

**\$1000** single/**\$1,500** family (Tier 1 and 2)  
**\$1,500** single/**\$3,000** family (Out-of-Network)

### Out of Pocket Maximums:

**\$2,500** single/**\$5,000** family (Tier 1)  
**\$3,500** single/**\$7,000** family (Tier 2)  
**\$7,000** single/**\$14,000** family (Out-of-Network)

*MOTIVRx* Deductible: \$50 Single/\$150 Family

## Health Savings Account (HSA) - Optum Bank

HSA is only available with the **High Deductible Health Plan** and is **tax exempt** account to pay for all health related expenses.

SUU redirects 75% of the employee premium to the HSA account.

Employee can contribute their own money, pre-taxed up to the IRS limit. Funds in the HSA roll over each year if unused and are portable.

## Flexible Spending Account (FSA) - NBS

FSA is available with the **Traditional Health Plan** and is a **tax exempt** account to pay **out-of pocket** health care expenses.

FSA funds **must be used during plan** year or are forfeited at the end of the plan year grace period. This benefit **must be renewed** or started each fiscal year during open enrollment.

Employees can contribute their own money, pre-taxed up to the IRS limit.

## Dental Insurance - Samera Health

Type of Coverage	Employer Premium	Employee Premium
Single	\$13.40	\$3.50
Two Party	\$23.60	\$6.40
Family	\$43.90	\$11.80

- No deductible with two annual cleanings per person, per year.
- 100% preventative visits.
- **\$2,000** annual dental limit per person.
- **\$1,500** lifetime maximum on adult and child orthodontics.

## Vision Insurance - Samera Health

Type of Coverage	Employer Premium	Employee Premium
Single	\$0.00	\$1.85
Two Party	\$0.00	\$3.56
Family	\$0.00	\$5.67

- The annual preventative vision exam is covered through our medical insurance as a preventative exam.
- This plan offers reimbursement towards a pair of glasses (frames + lenses) OR towards the purchase of contact lense per rolling year.

### Life Insurance

#### Basic Life Insurance Policy:

2x salary coverage level of \$40,000 - \$400,000. **SUU pays 50% and employee pays 50%** of premium. Spouse & dependents can be covered at \$10,000 for one premium of \$0.58 cents per pay period. AD&D rider included.

#### Supplemental Life Insurance Policy:

Employee **guaranteed coverage \$250,000 and up to \$500,000** with EOI. All children \$5,000 for \$0.50 cents or \$10,000 for \$1.00. Employee and dependents **must have basic coverage** to be eligible for **supplemental coverage**.

#### Long-term Disability:

This benefit pays **66.67% of base salary** for approved disabilities, up to a **maximum of \$6,000** per month after a 6-month waiting period. After **two years** of employment, the university provides long-term disability. The employee has the option to pay the premium for the first two years.

### Teladoc

Telemed services are available at no cost. **You must be enrolled in a medical plan to qualify.** Talk to a doctor and have prescriptions prescribed.

### Employee Assistance Program

**Employees** and their **household members** may call to arrange confidential counseling sessions with a trained professional. Up to **6 sessions per issue per year**, plus additional online resources.

### Child Care Assistance

#### **Funshine Childcare Center**

SUU has a child care referral to Funshine Child Care Center.

#### **Childcare Subsidy**

SUU provides a subsidy of \$75 a paycheck.

### Retirement

#### Fidelity/TIAA:

Employees will receive a **14.2% contribution** into either **Fidelity, TIAA** or a **combination of both**. Options for employee contributions up to the IRS limit into 403(b) or 457, both with ROTH options.

#### URS:

Staff with prior service or who are Public Safety Officers will receive 10% funding into a hybrid pension and a 401(k) or as a defined contribution into 401(k) only. Must be a URS participant for 4 years to be eligible to have a distribution.

### Tuition Waivers

- **Employees can receive a 100% waiver** for tuition + regular students fees.
- If you take **more than 9 credit hours** per semester you are subject to **pay students fees**.
- Spouses are entitled to the same benefit as employees. Unmarried dependent children to age 27 get 50% tuition waived.

#### Adjunct Professors

- Eligible to receive a tuition and institutional student fee waiver for **three (3)** or fewer **credit hours** per semester in which they teach.
- Graduate waivers and waivers for children 24 years and over (unless disabled) may be subject to IRS income tax.

### Additional

#### AFLAC

Short-term disability, accident, cancer coverage and critical illness coverage are offered post tax.

#### Recreation

- Employees are able to use the pool or join the fitness center classes for free; dependents may purchase a season pass for a fee.
- Weight gym passes must be purchased.
- Dynamic Wellness Program each semester.

#### The HUB

Access to an independent financial planner.

**For more information go to:**

**[suu.edu/hr/benefits](http://suu.edu/hr/benefits)**

**Shelly Merrill, Benefits Manager**

**(435) 586 7819**

**[shellymerrill@suu.edu](mailto:shellymerrill@suu.edu)**