

SUMMARY OF BENEFITS FY 20-21

Plan year July 1st - June 30th * Premiums are based on each pay period. Pay Periods are twice a month, on the 15th and the 30th

Traditional Health Insurance

Type of Coverage	Employer Premium*	Employee Premium*
Single	238.75	67.50
Two Party	537.00	153.00
Family	770.00	220.00

Plan Deductible: \$1000 individual / \$1,500 family deductible
Preventative visits (including vision exams) covered 100%.

The out of pocket maximum; \$3,500 individual / \$7,000 family out-of-pocket maximum for the plan year (in-network).

Copays not subject to deductible are; **\$35** primary office visits or **\$45** for secondary for office visits; **\$45** co-pay for Instacare/Urgent Care; **\$300** co-pay per ER Visit.

Rx AFTER \$50 Deductible

Tier 1	Tier 2	Tier 3	Tier 4
Generic	Preferred	Non-Preferred	Specialty
\$10	30% / \$250	50% / \$350	Up to 40%

Flexible Spending Account (FSA)

FSA funds must be used during plan year or are forfeited at the end of the plan year grace period. Sept 13.

The FSA has a **\$2,700** annual contribution limit.

Dental Insurance

Type of Coverage	Employer Premium	Employee Premium
Single	13.40	3.50
Two Party	23.60	6.40
Three or more	43.90	11.80

Our dental insurance plan has **no deductible** and provides our employees with **two annual cleanings** per person, per year.

Most services are covered by **80%** insurance, while **Preventative visits covered 100%**. Major dental and orthodontics are covered by **50%** insurance.

\$2,000 annual dental limit per person enrolled on plan with a separate **\$1,500** lifetime max on adult and child orthodontics.

EMI Additional Info

Go to emihealth.com you can register for an account. Once set up you can look at your account info. After that you can download the EMI app on your phone and get electronic ID cards.

Telemed services are available. Talk to a doctor and have prescriptions called in. This service is free. 1-877-872-0370

Weigh to Health. 22 appts in 12months. If program is completed, it is free. Call Kimberly Hull 435-868-5335

High Deductible Health Insurance

Type of Coverage	Employer Premium*	Employee Premium*	SUU HSA contribution
Single	238.75	28.50	21.40
Family	691.75	80.50	60.40

Plan Deductible: \$1,750 single/ \$3,500 family deductible

All services, except preventative, apply to deductible.

Preventative visits (including vision exams) covered 100%.

The out of pocket maximum for the HDHP plan is \$3,000 single / \$6,000 family for the plan year (in-network).

Once the deductible is reached copays are **\$35** primary office visits or **\$45** for secondary for office visits. **\$45** co-pay for Instacare/Urgent Care; **\$300** co-pay per ER Visit.

Rx AFTER Medical Deductible

Tier 1	Tier 2	Tier 3	Tier 4
Generic	Preferred	Non-Preferred	Specialty
\$10	30% / \$250	50% / \$350	Up to 40%

Health Savings Account (HSA)

When HDHP is selected for the first-time during employment, (either during new hire, or switching at open enrollment) SUU will contribute \$500 - one time to the employee's HSA. Employees who have previously been on the HDHP and received the \$500, will not get the contribution again when switching back.

The HSA has a **\$3,550 / \$7,100** annual contribution limit (EE + ER)

Funds in the HSA roll over each year if unused and are portable, all funds deposited into the HSA go with employee if they leave SUU employment.

Health Reimbursement Account (HRA)

Employees who are not eligible for HSA due to other coverage with a spouse, parent, or Medicare, may still elect HDHP with employer contributions to an HRA. Good for 90 days after termination.

Vision Insurance

Type of Coverage	Employer Premium	Employee Premium
Single	0.00	2.05
Two Party	0.00	3.95
Three or more	0.00	6.30

The annual preventative vision exam is covered through the medical insurance as a preventative exam.

This plan offers an in-network co-pay or out-of-network reimbursement towards a pair of glasses (frames + lens) OR X dollars towards the purchase of contact lens per rolling year.

RETIREMENT

Utah Retirement Systems

Classified staff will receive 10% funding into a hybrid pension and a 401(k) or as defined contribution into 401(k) only. Once pension is funded, the balance of 10% will be contributed to the 401(k). Employees may elect hybrid or DC in their first year. Employees can also contribute up to the IRS limit in a 401(k) or 457

Fidelity/TIAA

Professional staff will receive a **14.2%** contribution into a 401(a) at either Fidelity, TIAA or a combination of both. Options for employee contributions up to the IRS limit into 403(b), 403(b)ROTH or 457. This is not a "match." If the employee does or does not contribute personal funds, the University will contribute 14.2%.

ADDITIONAL BENEFITS

Life Insurance (The Standard)

BASIC LIFE INSURANCE POLICY: 2x salary with a coverage level of \$40,000 - \$400,000. SUU pays 50% of premium and employee pays 50% of premium. Spouse & dependents are covered at \$10,000.

SUPPLEMENTAL LIFE INSURANCE: Up to \$500,000 for employees, \$100,000 for spouse and \$10,000 per dependent.

There is a **\$250,000** guaranteed issue for new employees, **\$20,000** guaranteed issue for spouses, and **\$10,000** for dependent children if enrolled as new hire.

Amounts over guaranteed issue or increases after new hire are required to complete EOI and to be approved through underwriting.

Tuition Waivers

Full-time Employees (.75fte or greater) can receive a full tuition waiver for tuition + regular student fees (up to 9 credit hours per semester) Student is responsible for "special or course" fees.

- Employee may take 10+ credit hours and all tuition will be waived, but student will pay all fees, except student fees.
- Some programs, like study abroad, are all FEE based and the tuition waivers do not cover any of those fees.
- Waivers are for regular classes and online tuition for both the undergraduate courses and graduate courses.
- Employees may be eligible for up to 3 hours a week of work time excused and an additional 3 hours can be rearranged with supervisor permission
- Part-time (.50 fte to .74 fte) benefits eligible employees are eligible for up to 3 credit hours.

Spouses are entitled to the same benefit as employee
Unmarried dependent children to age 27 get half-tuition waivers

Masters level classes are taxable after \$5250.00 is waived each calendar year. Tuitions is still waived but additional income tax will be withheld at the end of the year.

Dependent waivers for children 24 and over are taxable unless the child is a disabled dependent

Long Term Disability (The Standard)

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.

The Employee Assistance Program (The Life Connection TLC)

Eligible employees and their household members (related and non-related) may call to arrange confidential counseling sessions with a trained professional. Topics include child and elder care, legal issues, emotional well-being, personal growth and development, financial management and other health and wellness topics.

1-800-280-3782 code SUU

Wellness

Employees are able to use the pool for free while their dependents may purchase a season pass for a small fee for the whole family. Employees can purchase a pass for the weights gym at the same rate as is available to students.

Wellness challenges will resume at a later date. Giving employees the opportunity to earn an extra **\$200**

For more information about SUU & Benefits

go to www.suu.edu/hr/benefits or contact Lori Ann Barnson our Benefits Manager 435-586-7819 loriannbarnson@suu.edu or the benefits assistant at benefits@suu.edu

For more information about SUU, Cedar City, and the surrounding areas go to;

www.suu.edu, www.cedarcity.org, www.visitcedarcity.com, www.ironsdistrict.org

Supplemental Insurance – AFLAC

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

<https://www.aflac.com/>

If you are interested, please call our AFLAC representative Kody Hafen. 435-229-1725 Kody_hafen@us.aflac.com