

2009-2010 SUMMARY OF BENEFITS FOR BENEFIT ELIGIBLE EMPLOYEES

- **Medical Insurance** coverage may include employee, spouse, and unmarried dependent children to age 26

EMIA Care Plus	Employee portion of monthly premium	Employer portion of monthly premium
Employee	\$12.04	\$348.90
Employee plus 1	\$27.82	\$806.04
Employee plus 2 or more	\$40.14	\$1164.16

- **Dental Insurance** coverage may include employee, spouse, and unmarried dependent children to age 26

EMIA Premier Indemnity	Employee portion of monthly premium	Employer portion of monthly premium
Employee	\$13.14	\$52.58
Employee plus 1	\$16.82	\$67.24
Employee plus 2 or more	\$24.46	\$97.86

Benefit summaries and handbooks are available on our web page at <http://www.uvu.edu/hr/benefits/healthcare/> or in the Human Resource Office located in BA 110.

UVU Tuition and Fees - Refer to UVU Policy 357, <http://www.uvu.edu/policies/officialpolicy/index.php>

- o **Benefit eligible employees** - tuition and student fees are waived (up to 18 credits per semester/term)
- o **Spouse and dependents of benefit eligible employees** - tuition only is waived (up to 18 credits per semester/term)

Flexible Spending Account (FSA) - additional information, <http://www.uvu.edu/hr/benefits/healthcare/>

Allows benefit eligible employees to elect an amount to be deducted each payroll (before taxes) to pay for medical, dental, and vision expenses (portion not covered by insurances) tax free. No administrative fee for standard reimbursement. Debit card available, \$19.80 per year, paid by employee.

Life Insurance - additional information, <http://www.uvu.edu/hr/benefits/welfare/>

The University provides a \$50,000 term life insurance policy for all benefit eligible employees. Optional \$5,000 dependent life is available for spouse & children, which is paid by employee at a \$1.44 monthly total. Supplemental term life and AD&D insurance is also available.

Long Term Disability Insurance (LTD) - additional information, <http://www.uvu.edu/hr/benefits/welfare/>

The University provides a LTD Insurance Plan. The plan covers benefit eligible employees that are unable to work in their current position, after a 5 month waiting period, at 66.67% of their base salary.

Workers Compensation Insurance - additional information, <http://www.uvu.edu/hr/benefits/welfare/>

All employees are covered under the University's Workers Compensation Insurance policy for injuries or illnesses received as a result of their employment.

Retirement- additional information, <http://www.uvu.edu/hr/benefits/retirement/>

Employer provided retirement plans.

- o Nonexempt benefit eligible employees: **Utah Retirement System** (URS) non-contributory defined benefit plan is 14.22% (pension plan) and 1.5% URS 401(k) (based on the employee's compensation).
- o Exempt/Executive/Faculty benefit eligible employees: **TIAA CREF** and/or **Fidelity Investments** defined contribution plan [401(a) with a contribution rate of 14.2% (based on the employee's compensation)].

Supplemental Retirement Investment Options

- o 403b, 401k, and 457b tax-deferred plans and Roth 403(b) and IRA plans are available through payroll deduction, no employer match.

Supplemental Insurance Options - additional information, <http://www.uvu.edu/hr/benefits/welfare/>

- Additional insurances are available through payroll deduction. Premiums are paid by the employee.
- o **Supplemental Life** - term life and group accident plans are underwritten by Minnesota Life.
 - o **AFLAC** - cancer and hospital intensive care.
 - o **MetLife Auto and Home** - available through MetLife.
 - o **Supplemental Vision** - available through Educators Mutual (only during Open Enrollment in April of each year).
 - o **Long Term Care Insurance** - available through MedAmerica.
 - o **Legal Plan** - available through Hyatt legal plans.