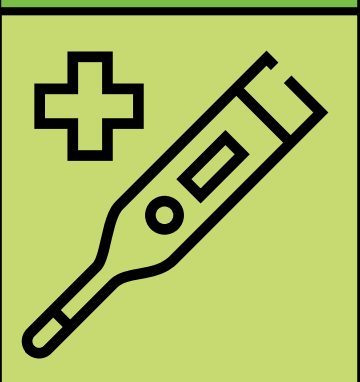


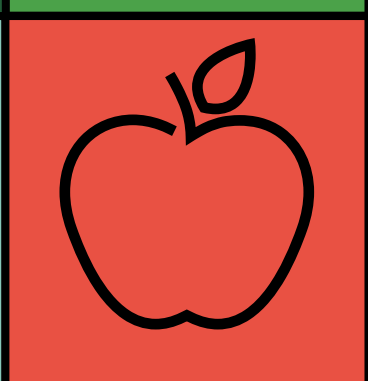
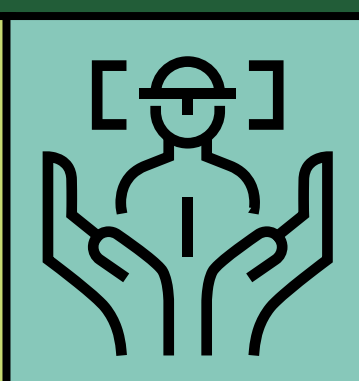
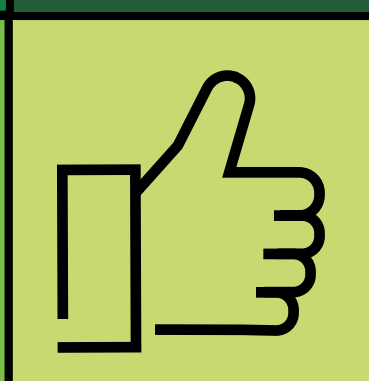
BENEFITS GUIDE 2024-25

YOUR BENEFITS ERA

(UVU'S VERSION)



UVU
PEOPLE & CULTURE



WELCOME

At Utah Valley University, we are committed to the UVU value of exceptional care by providing full-time employees with a competitive and comprehensive benefits package that supports your and your family’s overall physical and mental health, secures your income in the event of sickness or unforeseen life events, and prepares you to build financial security for retirement and the future.

The Office of People & Culture continues to prioritize employee health and well-being by providing exceptional, accessible, and competitive benefits at affordable costs. In this year’s guide, you will find important details about the health insurance plans available for the 2024-2025 plan year, as well as additional coverage options, programs, discounts, and resources UVU provides.

We are excited to announce the outcome of the Request for Proposal (RFP) process for our Medical, Pharmacy, Dental, and Vision plans. We will be retaining Regence as our Medical administrator and transitioning our Pharmacy Management (previously Magellan Rx) and Dental plan (previously EMI) to Regence. This change means that Regence will administer our Medical, Pharmacy, and Dental plans. Additionally, EyeMed will replace UHC Vision as our supplemental vision provider.

We invite you to please take a tour through this guide, reading the materials carefully — in addition to any other benefits-related materials you may receive. For more information on benefits options, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources, or contact the P&C Service Center at (801) 863-8207.

Kind regards,

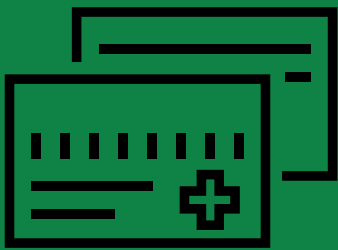
*Marilyn Meyer
Vice President, People & Culture*





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2024–2025 PLAN HIGHLIGHTS AND CHANGES

MEDICAL PLAN

PREMIUM CHANGES

Regence BlueCross BlueShield will remain the administrator of UVU's medical plans for the 2024-2025 plan year. While plan premiums are experiencing a slight increase, the Preferred ValueCare (PVC) High-Deductible Health Plan will continue to have a \$0 premium.

PHARMACY PLAN

NEW! REGENCE PHARMACY

In coordination with UVU's medical plans, Regence Pharmacy will administer the pharmacy benefit, effective July 1, 2024. The pharmacy plan will continue covering prescriptions for a 90-day supply at retail or through mail-order home delivery services.

NEW! MAIL-ORDER HOME DELIVERY

Amazon MedsYourWay mail-order home delivery will replace the previous mail-order service, making ordering your prescriptions as easy as shopping on Amazon.

Accredo will replace UVU's previous specialty pharmacy, offering access to 99.9% of specialty medications delivered to your home through mail-order.

DENTAL PLAN

NEW! REGENCE DENTAL

Effective July 1, 2024, Regence Dental will be UVU's new dental plan administrator, providing access to 5,000 dental providers.

VISION PLAN

NEW! EYEMED VISION CARE

A new supplemental vision plan through EyeMed will be available July 1, 2024, for employees who are interested in vision care, offering an annual eye exam and eye wear allowance. Annual preventive routine eye exams will still be covered at 100% under the Regence medical plan.

DIABETES & HYPERTENSION MANAGEMENT PROGRAM

NEW! OMADA HEALTH

Omada Health, a diabetes and hypertension management program, will replace UVU's previous program, Livongo, as of July 1, 2024. Omada is a digitally based program for those with type 1 or type 2 diabetes and/or hypertension.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

NEW! COMPSYCH EAP

UVU's new Employee Assistance Program (EAP) through ComPsych offers convenient access through an easy-to-use website and app. The ComPsych EAP will replace our previous service through Uprise Health and takes effect July 1, 2024.

EMPLOYEE DISCOUNT PROGRAM

NEW! BENEFITHUB

BenefitHub is a new employee discount and perks program, offering local and nationwide discounts for UVU employees and their dependents.



ELIGIBILITY AND COVERAGE

ELIGIBILITY

You are eligible for health insurance coverage and benefits if you work at least 130 hours per month (30 hours per week) in a 12-month measurement period. If you enroll yourself in one of the offered plans, you may also enroll your eligible dependents, including:

- **Your legally married spouse (under Utah law).**
- **Your children, including your natural children, stepchildren, adopted children, or children of whom you have legal custody (age restrictions may apply).**
- **Disabled children 26 or older who meet certain criteria may continue on your health insurance plan (but must be approved prior to aging off the plan).**

WHEN COVERAGE BEGINS AND ENDS

Your health insurance coverage begins the first day of the month following your date of hire. If you start working on the first working day of the month, your coverage will begin the first day of that month. This is considered your "benefits-eligible" date.

If you are a new hire, you have **31 days from your benefits-eligible date to elect coverage**. After completing your health insurance elections online, your enrollment details will be sent to each vendor and processed within 5-7 business days. Expect to receive your member ID cards within 2 weeks from the date you submit your enrollment.

If you terminate, your coverage will end on the last day of the pay period in which your termination date falls (15th or 30th/31st).

COBRA: CONTINUING COVERAGE AFTER TERMINATION

Under most circumstances, you and your dependents may continue to participate in select benefit plans through COBRA after you terminate. You will be advised of your COBRA rights if you experience a COBRA-qualifying event. For more information, contact HealthEquity's COBRA Client Services at **(888) 678-4861**.

MAKING CHANGES

Due to IRS regulations, you can only elect to make changes to your health insurance coverage during the annual open enrollment unless you experience a qualifying life status change during the year. Qualified events outside the open enrollment period allow you to add and/or remove yourself and your dependents from your elections. Changes to the plan or network can only be made during the university's annual open enrollment period.

Common examples of qualifying life status changes are:

- **Marriage**
- **Divorce**
- **Birth or adoption of a child**
- **Child reaching age 26**
- **Death of a spouse or child**
- **Change in child custody**
- **Change in coverage elections made by your spouse (or parent) during their employer's open enrollment period**
- **Loss of coverage under your spouse's plan**
- **Loss of coverage under your parent's plan (once you turn age 26)**

Documentation of the event, such as a marriage certificate, divorce decree, letter of coverage, or loss of coverage notice is required to finalize the change. If the supporting documentation is not submitted within the allotted timeframe, the earliest opportunity to make changes to your elections would be the university's next annual open enrollment period.

Changes to your health insurance elections due to a qualifying life status change **need to be made within 31 days of the event**. For assistance, contact the P&C Service Center at **(801) 863-8207** and ask to speak with a benefits specialist as soon as your event occurs.

BEFORE YOU ENROLL IN YOUR BENEFITS

DECIDE WHICH BENEFITS YOU WANT

MEDICAL COVERAGE

Each UVU employee is different, and their family's medical and financial needs are unique. When selecting a medical plan and network, be sure to carefully evaluate your and your family's circumstances and needs for the upcoming year.

Network options: When selecting a network, do some research and make sure your providers and preferred hospitals are covered under the network you would like. The Preferred ValueCare (PVC) Network is a narrower network with a lower premium cost. The Participating (PAR) Network is a wider network that covers all Utah hospitals, but comes with a higher premium cost. To compare the network options and search for your providers online, [see pages 6 and 7](#).

Plan options: The university provides two medical plan options: the Traditional Plan and the High-Deductible Health Plan. The Traditional Plan might be a safer option for your and your family's needs, as you do not have to meet the deductible upfront for basic services. However, the High-Deductible Health Plan might be a better fit for the upcoming plan year, as it allows you to enroll in a Health Savings Account (HSA) and receive pre-tax contributions from the university. For a side-by-side comparison of the two plan options, [see pages 8 and 9](#).

REIMBURSEMENT ACCOUNTS

Reimbursement accounts help you take advantage of tax savings on eligible healthcare and dependent care expenses. UVU offers a Flexible Spending Account (eligible with a Traditional Plan), Health Savings Account (eligible with a High-Deductible Health Plan), and a Dependent Care Flexible Spending Account (eligible with either plan). [See pages 10 and 11](#) for more information on these tax savings accounts and any exclusions that may apply.

DENTAL COVERAGE

NEW! The university's self-funded dental plan, now administered by Regence Dental, offers a wide network of 5,000 providers to choose from. The annual coverage amount is \$2,000 per member, per plan year, with a separate \$1,500 lifetime orthodontia maximum per covered member (employee, spouse, and dependent children ages 7-25). [See page 12](#) for more information about dental coverage.

VISION COVERAGE

NEW! UVU's supplemental vision plan through our new vendor, EyeMed, offers a benefit frequency every 12-months, with an allowance of \$200 towards frames or eight (8) boxes of contact lenses. The supplemental vision plan is an option if you are looking for more than just an annual eye exam. [See page 13](#) for more information about vision coverage.

LIFE AND AD&D COVERAGE

All full-time, benefits-eligible employees are provided with a \$50,000 basic life insurance policy and a \$50,000 accidental death and dismemberment (AD&D) policy at no cost. Additional voluntary options for both life and AD&D are available (subject to providing health information through an EOI). [See page 18](#) for voluntary coverage options.

TO COMPLETE YOUR ENROLLMENT, YOU WILL NEED THE FOLLOWING INFORMATION:

- Your UVU login credentials.
- The legal name (with correct spelling), date of birth, and Social Security number for each of your dependents.
- The names and addresses of beneficiaries you want listed for your life and AD&D coverage.

ENROLL IN YOUR BENEFITS

ENROLL ONLINE

1. Log in to myUVU Workplace.
2. Under **Employee Resources**, select **Benefits** within the **People & Culture** menu.
3. On the **P&C | Benefits** home page, in the **Eligibility and Coverage** section, click the **OBES Online Benefits Enrollment System** under **Links & Resources**.
4. Once on the OBES welcome page:
 - Select **Current Elected Benefits and Dependent Information**. This is where you will add dependents who are not currently listed or covered under your plan elections. (If you are a new hire, you will add your dependents and their information here prior to completing your enrollment and electing coverage for them.)
 - Click on the **Dependents** tab.
 - In the **New Dependent** box, click **Add Dependent** and enter the requested information. You will need the full legal name (with correct spelling), birth date, and Social Security number of each dependent. Once your dependents and their information have been added, you may proceed to the **New Health Elections/Changes and Open Enrollment Elections** section to start your enrollment.
 - Select **New Health Elections/Changes and Open Enrollment Elections**.
 - If you did not add your dependents and their information in the section above (**Current Elected Benefits and Dependent Information**), you will need to go back and add them before starting your enrollment.
 - Select the enrollment tab at the bottom of the page that corresponds to your event (**New Hire, Life Status Change, Open Enrollment**).
 - If you are entering a **Qualifying Life Status Change**, select the **Event Reason** and **Event Date**.
 - Please note, qualifying life status changes require supporting documentation of the event (i.e., a marriage requires a marriage certificate and a divorce requires a divorce decree).
 - For **Loss of Other Coverage**, enter the last day of the previous coverage (i.e., if coverage ended on 1/31/24 and you are starting coverage with UVU on 2/1/24, enter 1/31/24 as the **Event Date**).
 - For **Obtained Other Coverage**, enter the first day of your new coverage outside of UVU (i.e., if your coverage with UVU ends 1/31/24 and starts somewhere else on 2/1/24, enter 2/1/24 as the **Event Date**).
 - For all other qualifying events, the Event Date should be the date the event occurred (marriage, divorce, birth, etc.).
 - Complete the enrollment process by clicking on each benefit tab (**Medical, Dental, Vision, Voluntary Life/AD&D**) on the left-hand side, review your current coverage, and make any necessary changes.
 - If electing coverage as a **new hire**, select **Elect New Coverage** or **Waive Coverage** on each benefit tab and click on the dependent names that you would like covered. There should be a check mark beside each name. Please make sure you are electing the correct tier under the **Coverage** drop-down (**Employee Only, Employee Plus One Dependent, or Employee Plus Two or More Dependents**).
 - If adding dependents to benefit plans for a **Qualifying Life Status Change**, select **Elect New Coverage** on each benefit tab for the plans you want to add your dependents to. Click on the name of each dependent you would like covered so there is a check mark beside their name. If you are keeping one of the plans the same without adding or removing a dependent, click **Continue Current Coverage**.
 - Once you have completed your enrollment by clicking on each benefit tab and either electing or waiving coverage, click on the **Submit Enrollment** tab to review the elections for you and your dependent(s).
5. Carefully review what you have elected and **print** the **Enrollment Summary Confirmation** to keep for your records.
6. Finalize your enrollment by clicking **Submit for Processing**.
7. A pop-up message will confirm that your enrollment has been submitted successfully.

Remember to add or update your beneficiary information under your Current Elected Benefits summary.

MEDICAL PLAN NETWORK OPTIONS COMPARISON

UVU offers two medical plan network options through Regence BlueCross BlueShield, giving employees greater access to hospitals and providers. The Regence networks include 96% of hospitals and 95% of providers nationwide. The **Participating (PAR) Network**, Regence's most complete network, offers 55 Utah hospitals and 17,000 providers and professionals, including Intermountain Healthcare and University of Utah, statewide multi-specialty groups, and all urgent care locations. The **Preferred ValueCare (PVC) Network** offers 44 Utah hospitals and 16,000 providers and facilities, including MountainStar-HCA, University of Utah Health, and Steward Health Care, along with all major multi-specialty groups.

Both network options include free-standing surgical and imaging centers, urgent care locations, providers and clinics, including Total Care/Total Cost of Care (TCC) providers. TCC providers include Revere Health, Granger Medical Clinic, Foothill Family Clinic, Tanner Clinics, MountainStar-HCA, Aledade, Steward Health Care Network, and Ogden Clinic.

REGENCE BLUECROSS BLUESHIELD OF UTAH NETWORK COMPARISON 2024-2025

HOSPITAL	PAR	PVC	HOSPITAL	PAR	PVC
Alta View Hospital	X		McKay Dee Hospital	X	
American Fork Hospital	X		Milford Memorial Hospital	X	X
Ashley Regional Medical Center	X	X	Moab Regional Hospital	X	X
Bear River Valley Hospital	X	X	Moran Eye Center	X	X
Beaver Valley Hospital	X	X	Mountain Point Medical Center	X	X
Blue Mountain Hospital	X	X	Mountain View Hospital	X	X
Brigham City Hospital	X	X	Mountain West Medical Center	X	X
Cache Valley Hospital	X	X	Ogden Regional Medical Center	X	X
Castleview Hospital	X	X	Orem Community Hospital	X	
Cedar City Medical Center	X	X	Park City Medical Center	X	X
Central Valley Medical Center	X	X	Primary Children's Hospital	X	X
Davis Hospital & Medical Center	X	X	Primary Children's Unit in Lehi	X	X
Delta Community Medical Center	X	X	Primary Children's Unit in Riverton	X	X
Fillmore Community Hospital	X	X	Riverton Hospital	X	
Garfield Memorial Hospital	X	X	Salt Lake Regional Medical Center	X	X
Gunnison Memorial Hospital	X	X	San Juan County Hospital	X	X
Heber Valley Medical Center	X	X	Sanpete Valley Hospital	X	X
Huntsman Cancer Institute	X	X	Sevier Valley Medical Center	X	X
Huntsman Mental Health Institute	X	X	Shriners Children's	X	X
Intermountain Medical Center	X		Spanish Fork Hospital	X	
Jordan Valley Medical Center - West Jordan	X	X	St. George Regional Hospital	X	X
Jordan Valley Medical Center - West Valley	X	X	St. Mark's Hospital	X	X
Kane County Hospital	X	X	Timpanogos Regional Hospital	X	X
Lakeview Hospital	X	X	Uintah Basin Medical Center	X	X
Layton Hospital	X		University of Utah Hospital	X	X
LDS Hospital	X		University of Utah Orthopedic Center	X	X
Logan Regional Hospital	X	X	Utah Valley Hospital	X	
Lone Peak Hospital	X	X			

SEARCH FOR A PROVIDER

MEDICAL/BEHAVIORAL HEALTH PROVIDERS UNDER REGENCE

TO SEARCH FOR AN IN-NETWORK PROVIDER PRIOR TO RECEIVING A MEMBER ID:

- Go to www.bcbs.com.
- Click on the **Find a Doctor** drop-down.
- Select In the **United States, Puerto Rico, and U.S. Virgin Islands**.
- Click on **Choose a Location and Plan**.
- Enter your city and state.
- When the window opens, click the **Browse a List of Plans** link below the member ID card example instead of entering the first three letters or numbers of a member ID.
- Under **Available Plans**:
 - Click on **BlueCard PPO/EPO** to search under the **Preferred ValueCare (PVC) Network (U2U)**.
 - Click on **BlueCard Traditional** to search under the **Participating (PAR) Network (ZHV)**.
 - Confirm network selection.
- Elect a category in the search field (**Doctors by Name, Doctors by Specialty, Places by Name, Places by Type, etc.**).

TO SEARCH FOR AN IN-NETWORK PROVIDER AFTER YOU HAVE A MEMBER ID:

- Go to www.regence.com and sign in to your account.
- Click on the **Find a Doctor** link.
- Click on the **Medical** tile and then select a search category (**Doctors by Name, Doctors by Specialty, Places by Name, Places by Type, etc.**).
- Enter the information you would like to search for and review the results.
 - Contact Regence Customer Service at **(800) 828-4316** if you are unable to find the provider you are searching for to verify if they are in network.
- Select a provider to review other patient comments and see more details.
- You can also filter the search to narrow the results.

TO SEARCH FOR AN IN-NETWORK PROVIDER OUTSIDE OF THE U.S.:

- Go to www.bcbsglobalcare.com.
- Enter the first three letters or numbers of your member ID.
- Select a **Provider Type**.
- Search by location or name.

DENTAL PROVIDERS UNDER REGENCE DENTAL

TO SEARCH FOR AN IN-NETWORK PROVIDER:

- Go to www.regencedental.com.
- On the homepage under **Find a Dentist**, click on **Search Provider Directory**.
- Click on the **Plan Name** drop down and select **ValueCare/Preferred Dental**.
- Enter your location (zip code), select the distance (miles), and enter the dentist's name you are searching for.

VISION PROVIDERS UNDER EYEMED VISION

TO SEARCH FOR AN IN-NETWORK PROVIDER:

- Go to www.eyemed.com.
- On the homepage, select **Find an Eye Doctor**.
- Under the Network drop down, select **Insight Network**.
- Select your current location by clicking the **Use My Location** link, or enter your zip code.



MEDICAL PLAN OPTIONS

Regence BlueCross BlueShield of Utah administers UVU's medical plans, offering two options; the Traditional Plan and the High-Deductible Health Plan (HDHP).

Key Medical Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Deductible (Per Plan Year)				
Single (Employee Only)	\$750	\$1,500	\$2,000	\$4,000
Individual Member (HDHP Only)	NA	NA	\$4,000	NA
Family (Employee + One or More)	\$1,500	\$3,000	\$4,000	\$8,000
Out-of-Pocket Maximums (Per Plan Year)				
Single (Employee Only)	\$5,000	\$6,870	\$4,000	\$8,000
Individual Member (HDHP Only)	NA	NA	\$6,000	NA
Family (Employee + One or More)	\$10,000	\$13,750	\$8,000	\$16,000
Covered Services				
Office Visits (Physician/Specialist)	\$30/\$40	40%*	\$25*/\$35*	40%*
Routine Preventive Care	Covered 100%	Not Covered	Covered 100%	Not Covered
Outpatient Diagnostic Lab & X-Ray	20%	40%*	20%*	40%*
Emergency Room	\$300 + 20% Coinsurance		\$300 + 20% Coinsurance*	
Urgent Care Facility	\$40	40%*	\$35*	40%*
Ambulance Services	20%*		20%*	
Inpatient Hospital Stay	20%*	40%*	20%*	40%*
Outpatient Surgery	20%*	40%*	20%*	40%*
Rehabilitation Therapy (50 Visits per Year)	\$40	40%*	\$35*	40%*

Benefits with an asterisk () require the deductible to be met before the plan begins to pay.

MEDICAL PLAN PREMIUMS PER PAY PERIOD

Coverage Tier	Traditional Plan Premiums		High-Deductible Health Plan (HDHP) Premiums	
	Participating Network (PAR)	Preferred ValueCare Network (PVC)	Participating Network (PAR)	Preferred ValueCare Network (PVC)
Employee Only	\$55.32	\$23.45	\$15.41	\$0.00
Employee + One	\$121.68	\$51.56	\$33.92	\$0.00
Family	\$171.47	\$72.66	\$47.79	\$0.00

PRESCRIPTION (RX) PLAN

Regence Pharmacy provides prescription benefits for those enrolled in one of the UVU medical plans. Copays, deductibles, and out-of-pocket maximums may vary depending on your plan, type of medicine prescribed (generic, preferred/non-preferred), and whether you purchase at a retail pharmacy or from the mail-order home delivery.

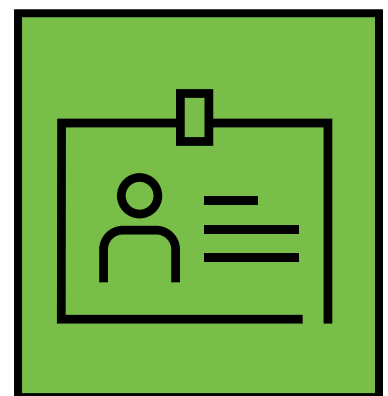
Key Rx Benefits	Traditional Plan		High-Deductible Health Plan (HDHP)	
	In Network	Out of Network	In Network	Out of Network
Prescription Drug Deductible (Per Plan Year)				
Single (Employee Only)	\$200		Combined with Medical Deductible	
Family (Employee + One or More)	\$400		Combined with Medical Deductible	
Prescription Drug Out-of-Pocket Maximum (Per Plan Year)				
Single (Employee Only)	\$3,000		Combined in Medical Out-of-Pocket Maximum	
Family (Employee + One or More)	\$6,000		Combined in Medical Out-of-Pocket Maximum	
Prescription Drugs (Generic/Preferred/Non-Preferred)				
Retail Pharmacy (30-90 Day Supply)	\$10-20/30%/50%*		\$10-20*/30%*/50%*	
Specialty Formulary (Preferred)	50%*; \$250 max per Rx		50%*; \$250 max per Rx	
Specialty Non-Formulary (Non-Preferred)	50%*; \$350 max per Rx		50%*; \$350 max per Rx	
Preventive/Therapy Rx	Covered 100%		Covered 100%	
Mail Order (90-Day Supply)	\$20/30%/50%*		\$20*/30%*/50%*	

Benefits with an asterisk () require the deductible to be met before the plan begins to pay.

MAIL-ORDER HOME DELIVERY

Amazon MedsYourWay is a convenient mail-order home delivery service for maintenance and preventive prescriptions, as well as over-the-counter medications. Ordering is as easy as shopping on Amazon, where you can view medication details, price comparisons, and status updates. Free 5-day shipping; 2-day for Amazon Prime members.

Accredo, a specialty pharmacy, offers access to 99.9% of specialty medications delivered safely to your home through their mail-order services.



REIMBURSEMENT ACCOUNTS

Eligible employees who elect the Traditional Plan have the option to participate in a Flexible Spending Account (FSA). All benefits-eligible employees may also participate in a Dependent Care Flexible Spending Account (DCFSA). Both accounts are administered by HealthEquity (formerly WageWorks).

An FSA and DCFSA allow you to set aside a portion of your income before taxes to pay for "qualified health-related expenses" and/or "dependent care expenses." Since that portion of your income is not taxed, you pay less in federal income tax, Social Security tax, and Medicare tax.

FLEXIBLE SPENDING ACCOUNT (FSA)

To be eligible for the FSA program, you must be covered under UVU's Traditional Plan. The FSA program runs off the university's plan year (July 1–June 30). For plan year 2024–2025, you may contribute up to \$3,200 to cover eligible healthcare expenses incurred by you, your spouse, and your children up to age 26.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The DCFSA program also runs off the university's plan year (July 1–June 30). For plan year 2024–2025, you may contribute up to \$5,000 per household (\$2,500 if you and your spouse file separate tax returns) to cover eligible dependent care expenses.

Eligible dependents include:

- **Your child under the age of 13**
- **Your spouse, adult relative, or adult child who is physically/mentally incapable of self-care (as defined in Internal Revenue Code Section 152)**

For a complete list of eligible healthcare and dependent care expenses, or for additional information about the FSA and DCFSA programs, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

PLAN GRACE PERIODS

FLEXIBLE SPENDING ACCOUNT (FSA)

September 15, 2025 is the last day to use funds for services incurred in the 2024–2025 plan year.

December 12, 2025 is the last day to submit receipts for services incurred prior to September 15, 2025.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA):

September 15, 2025 is the last day to use funds for services incurred in the 2024–2025 plan year.

September 28, 2025 is the last day to submit receipts for services incurred prior to September 15, 2025.

CONSIDERATIONS BEFORE CONTRIBUTING TO AN FSA AND/OR A DCFSA:

- The minimum annual election for the FSA and DCFSA is \$100.
- Do not over elect an amount that you will not be able to use.
- The FSA funds can be accessed at the beginning of the plan year before your contributions are fully applied.
- The DCFSA funds can only be reimbursed once the contributions have been applied to your account.
- Funds for both accounts are on a "use it or lose it" basis. If you do not use all of the funds in your FSA or DCFSA by the end of the plan year grace period, the funds will not be returned to you or carried over to the following year.
- Both plans have a list of eligible expenses you can use your funds on. Visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

REIMBURSEMENT ACCOUNTS CONTINUED

Eligible employees who elect the High-Deductible Health Plan have the option to participate in a Health Savings Account (HSA). The HSA is administered by HealthEquity.

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a special savings account that allows you to pay out-of-pocket healthcare expenses with pre-tax dollars. This includes most medical care and services, prescription drug costs, dental services, vision care, and expenses related to meeting the plan's deductible.

For a complete list of eligible healthcare expenses, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

To be eligible for an HSA, you must:

- **Be covered under UVU's High-Deductible Health Plan**
- **Not be covered by a Traditional plan**
- **Not be enrolled in Medicare or Tricare**
- **Not be claimed as a dependent on someone else's tax return**

For eligibility questions, visit healthequity.com or consult your tax advisor. The HSA annual maximum limit is by calendar year (January 1 through December 31).

An HSA can help offset the cost of your annual deductible. The guidelines for annual contribution limits are set by the IRS each year, which include a combined total of both employee and employer contributions.

For 2024, the annual maximum amount that can be contributed into an HSA for a single deductible (employee only coverage) and for a family deductible (employee + one or more coverage) are outlined below.

The HSA annual maximum limit is by calendar year (January 1 through December 31)

HSA Plan Type	Employee	Employer	Total Annual Limit
Single (Employee Only)	\$3,250	\$900	\$4,150
Single (55+)	\$4,250	\$900	\$5,150
Family (Employee Plus One or More)	\$6,500	\$1,800	\$8,300
Family (55+)	\$7,500	\$1,800	\$9,300

Employees 55+ can contribute an additional \$1,000 catch-up amount.



UTAH VALLEY UNIVERSITY HSA EMPLOYER CONTRIBUTION

\$37.50 per pay period for a Single (Employee Only) plan

\$75.00 per pay period for a Family (Employee Plus One or More) plan

DENTAL PLAN

Regence Dental offers a wide network of dentists to choose from while continuing to cover the same key benefits and services.

	Regence Dental (ValueCare/Preferred Network)	
Key Dental Benefits	In Network	Out of Network*
Deductible (Per Plan Year; Applies to Type 2 & Type 3 Services)		
Single (Employee Only)	\$50	\$50
Family (Employee + One or More)	\$150	\$150
Benefit Maximum (Per Plan Year; Preventive, Basic, and Major Services Combined)		
Per Individual	\$2,000	
Covered Services (All Covered Services Apply to the Benefit Maximum)		
Type 1 Preventive Services	Covered 100%	Covered 100%
Type 2 Basic Services	80%	80%
Type 3 Major Services	60%	60%
Orthodontia (Adults and Dependent Children Age 7-25)	50%	50%
Orthodontic Lifetime Max Per Covered Individual	\$1,500	

If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

DENTAL PLAN PREMIUMS PER PAY PERIOD

Coverage Tier	Dental Plan Premiums
Employee Only	\$6.39
Employee + One	\$8.18
Family	\$11.89

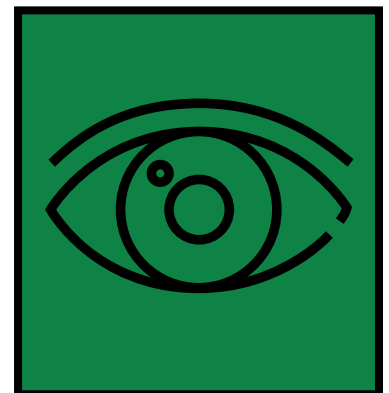
VISION PLAN

Employees have the option to enroll in a supplemental vision plan through EyeMed. The EyeMed vision plan offers affordable vision coverage for eye exams, eyeglasses (frames/lenses), and contact lenses. If you are only wanting coverage for an annual eye exam, preventive routine eye exams are covered at 100% under the Regence medical plan.

Key Vision Benefits	In Network
Copays	
Exam (Once Every 12 Months)	\$15
Materials	\$30
Benefit Frequency	
Comprehensive Exam	Once every 12 months
Spectacle Lenses	Once every 12 months
Frames	Once every 12 months
Contact Lenses in Lieu of Eyeglasses	Once every 12 months
Retail Frame Allowance	Up to \$200 (20% discount on frame coverage at participating providers)
Contact Lenses	Up to eight (8) boxes (formulary) Up to \$200 (non-formulary) Covered at 100% (necessary lenses)

VISION PLAN PREMIUMS PER PAY PERIOD

Coverage Tier	Vision Plan Premiums
Employee Only	\$3.94
Employee + One	\$7.48
Family	\$10.98



RETIREMENT PLANS

UTAH VALLEY UNIVERSITY EMPLOYEE RETIREMENT PLANS

If you are a full-time, benefits-eligible employee, the university contributes an amount equal to 14.2% of your base salary into a 401(a) Defined Contribution Plan. Employees have the investment option through TIAA and/or Fidelity Investments. If you previously worked for the University, you must reenroll in the same plan upon rehire. If you are a new hire who has participated with Utah Retirement Systems (URS) in the past with another employer and wish to remain with URS, you may do so, knowing it will be an irrevocable decision. If you do not elect a plan prior to your first paycheck, you will be defaulted to TIAA, whether you have participated with URS in the past or not. Please note that there are differences in contribution percentages for those electing to stay with URS. Contact the P&C Service Center at **(801) 863-8207** for more information.

SUPPLEMENTAL RETIREMENT INVESTMENT OPTIONS

Additional retirement savings options are available through payroll deduction with no employer match. Retirement savings plans include 401(k), 403(b), and 457 tax-deferred plans and Roth IRA, Roth 403(b), and Roth 457 plans.

2024 Tax Year Retirement Limits	
401(k), 403(b), Roth 403(b)	\$23,000
457, Roth 457	\$23,000
Additional Catch-Up Contribution 50+	\$7,500
Roth IRA	\$7,000
Additional Roth IRA Catch-Up Contribution 50+	\$1,000

Remember to add/update your beneficiary information when you log in to your retirement account(s). See page 21 for retirement vendor websites.



RETIREMENT COUNSELING

Representatives from Fidelity, TIAA, and URS are available to help answer questions and manage your retirement account(s). Counseling sessions require advance scheduling, which can be done through the vendor websites. For a monthly schedule of on-campus dates, visit the Benefits Calendar on the P&C | Benefits homepage of the myUVU Workplace.

EMPLOYEE WELLNESS PROGRAM

UVUFIT - TOUR YOUR WELLNESS

UVU's award-winning employee wellness initiative, UVUFit, is dedicated to supporting employees in their journey towards a healthier lifestyle and enhanced well-being. We're thrilled to have a partnership with Regence BlueCross BlueShield's wellness platform, Empower, to offer employees a personalized wellness experience. Our program focuses on supporting your nutritional, physical, emotional, occupational, and environmental health.

UVUFit is available to full-time, benefits-eligible employees who are enrolled in one of the UVU medical plans. The program runs each year from July 1 through April 30, allowing employees to earn up to \$525 in cash incentives!

The wellness program is made up of a tiered incentive:

Tier 1: Eligible employees who complete the following tasks between July 1, 2024 and April 30, 2025, will earn \$300 via payroll:

- Complete your 2024–2025 Health Risk Assessment online through your Regence Empower Wellness Portal.
- Undergo a routine physical and submit a physician lab form back to Regence.

Tier 2: Employees can earn an additional \$225 for accumulating 225 points through various wellness activities between July 1, 2024 and April 30, 2025.

- Receive a \$25 Amazon gift card redeemable through Regence Empower Wellness Portal after earning the first 25 points.
- Earn a \$200 cash incentive via payroll upon completing an additional 200 points (for a total of 225 points) and fulfilling Tier 1 requirements.

Activities include:

- Participating in preventative exams such as mammograms, colonoscopies, and dental check-ups.
- Taking on personal challenges such as weight loss competitions, step challenges, and meditation.
- Engaging in self-guided programs focused on nutrition, fitness, stress management, and mindfulness.

Instructions to Participate:

Sign in (or register) at regence.com and select the Regence Empower Compass under Resources to launch your personal wellness platform.



Spouses and dependent children (ages 13+) enrolled in one of UVU's medical plans can register for a Regence account and earn up to \$25 in Amazon gift cards by completing healthy activities. Scan the QR code for instructions on how to register and log in.



UVUFIT
Employee Wellness Incentive Program

ADDITIONAL MEDICAL COVERAGE

OMADA HEALTH DIABETES AND HYPERTENSION MANAGEMENT PROGRAM

Omada Health is UVU's new diabetes management program that supports Type 1 and Type 2 diabetes, as well as hypertension.

The Omada member journey includes:

Diabetes:

- Connected devices (Scale, Blood Glucose Monitor (BGM), Continuous Glucose Monitor (CGM))
- Mobile App & Web Portal
- Certified Diabetes Care and Education Specialist (CDCES)
- Supportive Health Coach
- Diabetes-specific peer groups

Hypertension:

- Connected devices (Scale, Blood Pressure Monitor)
- Mobile App & Web Portal
- Certified Hypertension Specialist
- Supportive Health Coach
- Hypertension-specific peer groups

For additional information, visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

TELEHEALTH SERVICES

VIRTUAL CARE

The UVU medical plan covers virtual telehealth visits scheduled with your provider for non-emergency medical and behavioral health services, subject to regular copays and deductibles based on your elected plan.

MDLIVE

MDLive offers virtual telehealth visits available 24/7 with a board-certified doctor or licensed therapist for non-urgent medical and behavioral health services. MDLive is subject to the same regular copays and deductibles as virtual telehealth visits based on your elected plan.

MDLive includes a behavioral health program, giving you access to mental health specialists virtually. Visits are not offered on-demand like with primary care but can usually be scheduled within a few days.

To register for access to MDLive, go to MDLive.com/regence-ut. You will need your Regence member ID card (group # and member ID). Contact MDLive at **(888) 725-3097** when you need to set up an appointment.

Clinical Service	Traditional Plan	High-Deductible Health Plan
Primary Care	\$30 copay (per visit)	\$25 copay (per visit, after deductible is met)
Behavioral Health	\$30 copay (per visit)	\$25 copay (per visit, after deductible is met)

INTERNATIONAL COVERAGE

UVU's medical plans include international coverage through [Regence BlueCross BlueShield Global Core](https://bcbsglobalcore.com). Services covered under the plan in the U.S. are also eligible for international coverage.

Please note that members will be responsible for paying for services and submitting claims for reimbursement when using out-of-network providers. Members may search for providers and locate an International Claim Form at bcbsglobalcore.com or by reaching out to BCBS Global Core at **(800) 810-2583**.

MENTAL HEALTH & WELLNESS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

UVU's Employee Assistance Program (EAP) through ComPsych offers a range of services to employees and their dependents to support mental health, emotional well-being, and life-balance needs.

The EAP services provide:

- Up to eight (8) free counseling sessions (per new qualified event, for each member of the household)
- 24/7 crisis help & referral (in-network provider)
- Online community support forums
- Family support for child care/adult-elder care
- Legal/financial guidance

To get started:

1. Go to guidanceresources.com or download the GuidanceNow app
2. Select Register and then enter code EAPU
3. After entering the one-time code, create a username and password

For more information about the EAP services, contact ComPsych GuidanceResources at **(800) 922-2687** or visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

ADDITIONAL MENTAL HEALTH OPTIONS AND RESOURCES

It is crucial to remember that your mental health is just as important as your physical health.

The university's medical plans include behavioral health providers through the Regence BlueCross BlueShield networks. These providers can be accessed by logging in to [Regence.com](https://www.regence.com) (select **Find A Doctor** and search by **Specialty** and enter **Behavioral Health**).

In addition, UVU employees and their dependents have access to the Regence network expansion options:

- **TalkSpace: Virtual online therapy that you can start immediately. Register at talkspace.com/partnerinsurance.**
- **Charlie Health: Virtual intensive outpatient therapy (IOP) designed for teens and young adults. Visit charliehealth.com or call (866) 491-5196.**
- **Boulder Care: Telehealth addiction treatment. Visit boulder.care/regence or call (866) 347-9635.**
- **NOCD: Specialized virtual treatment for those with OCD. Visit treatmyocd.com or call (312) 766-6780.**
- **EQUIP: Virtual eating disorder treatment targeted for patients ages 6-24. Visit equip.health, Email intake@equip.health, or call (855) 387-4378.**

SUICIDE AND CRISIS LIFELINE

The three-digit phone number **988** was created to route calls and texts directly to the National Suicide Prevention Lifeline. The number is available across the U.S. and is designed to be an easy-to-remember way for people to connect with a trained counselor during a mental health, substance use, or suicide crisis. (Online chat can be accessed through 988lifeline.org.)

988

This three-digit number is a step forward in suicide prevention and how crisis response is handled. Awareness is critical not only to those in crisis but also to their loved ones, who may not know how to respond.

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

UVU's life and AD&D coverage through Securian Financial (Ochs) helps employees prepare for the unexpected. The employer-paid basic life and AD&D coverage provides your named beneficiaries with a benefit in the event of your death or qualified accidental bodily injury (dismemberment). In the event that your death occurs due to a covered accident, both the life and AD&D benefits would be payable to your named beneficiaries.

BASIC LIFE & AD&D (UNIVERSITY-PAID)

Basic Life	\$50,000
AD&D	\$50,000

The basic life insurance and AD&D benefit is provided at no cost.

BASIC SPOUSE & CHILD LIFE (EMPLOYEE-PAID)

Basic Spouse & Child Life	\$5,000
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Basic spouse and child life is a single voluntary policy that covers all eligible dependents at \$.70 per pay period.

VOLUNTARY LIFE AND AD&D (EMPLOYEE-PAID)

If you determine you need more than the university-paid basic life/AD&D coverage, you may purchase additional coverage for yourself and your eligible dependents.

Voluntary Life Benefit Option		Guaranteed Issue* (New Hires Only)
Employee	Up to \$750,000 increments of \$10,000	\$300,000
Spouse	\$250,000 (not to exceed 50% of employee's approved voluntary amount); increments of \$5,000	\$50,000
Child(ren)	\$20,000 (not to exceed 50% of employee's approved voluntary amount); increments of \$2,500	\$20,000

*Only during your initial eligibility period as a new hire can you receive coverage up to the guaranteed issue amounts for you and your dependents without having to provide health information through Evidence of Insurability (EOI). Coverage amounts that require an EOI will not be effective unless one is completed, submitted, and approved by the insurance carrier.

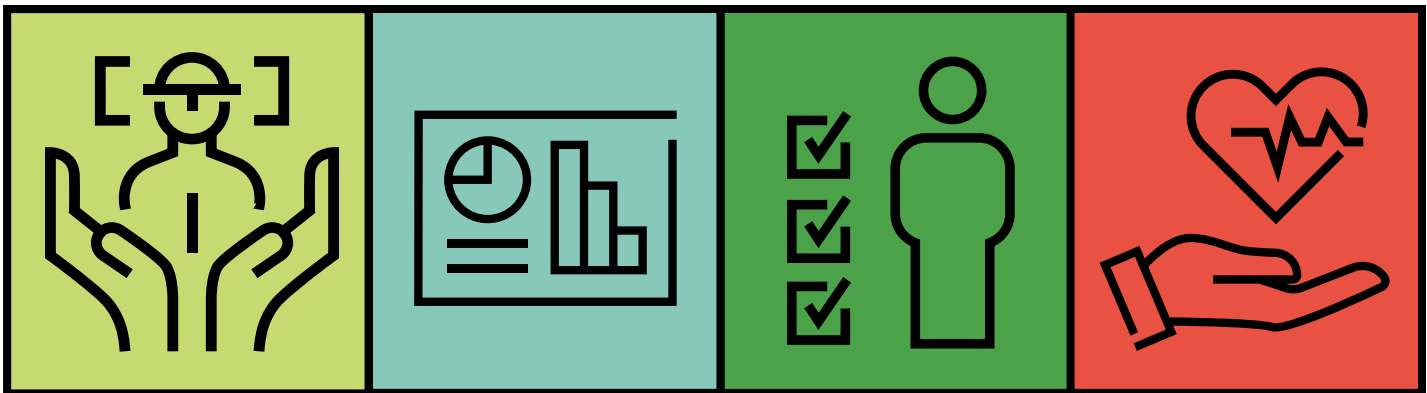
Voluntary AD&D Option	
Employee	Maximum coverage: \$500,000 Increments of \$25,000
Spouse	Coverage is a percentage of employee's amount: Spouse (with children): 40% Spouse (no children): 50%
Child(ren)	Coverage is a percentage of employee's amount: Child (with spouse): 15% (\$50,000 maximum) Child (no spouse): 20% (\$50,000 maximum)

LONG-TERM DISABILITY

Eligible employees are provided long-term disability insurance through Madison National (Ochs) at no cost. Disability insurance provides benefits that replace part of your lost income if you become unable to work due to a covered injury or illness.

Long-Term Disability		
Benefit Percentage	66.67% of total monthly earnings	
Monthly Benefit Maximum	\$16,000*	
Elimination Period	120 days	
Maximum Benefit Duration	Age of Disability	Maximum Benefit Period
	Less than age 60	To age 65, but no less than 60 months
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
	66	21 months
	67	18 months
	68	15 months
69 and over	12 months	

*Monthly Benefit Maximums over \$12,000 require an EOI or the monthly benefit amount will be capped at \$12,000.



ADDITIONAL BENEFITS, PROGRAMS, & DISCOUNTS

SUPPLEMENTAL INSURANCE

Additional supplemental insurance options are available through payroll deduction (100% employee-paid). Visit Supplemental Full-time Benefits on the Benefits website of the myUVU Workplace for more information.

- **Aflac:** Offers accidental, cancer, hospital indemnity, short-term disability insurance plans
- **MetLife:** Offers auto/home insurance plans
- **MetLife Legal Plans:** Offers legal services and assistance
- **My529 (Utah Educational Savings):** Offers educational savings plans for future education expenses and K-12 tuition expenses

UVU UTA TRANSIT PASS

UVU students, faculty, staff, and their dependents are eligible to receive free UTA transit passes with their UVU ID card. For more information, visit Campus Connection.

TUITION REMISSION

The tuition remission benefit waives up to 18 credit hours of undergraduate tuition for full-time, benefits-eligible employees and their dependents. Waivers need to be applied within the given time-frame for each semester. Some courses/programs may be ineligible for the waiver. See policy 357 for more information.

UVU UNDERGRADUATE TUITION AND FEES

Benefits-eligible employees: Undergraduate tuition and student fees are waived.

Spouses and dependents: Undergraduate tuition is waived for spouses and dependent children (up to age 26 and unmarried) of benefits-eligible employees. Student fees are not waived.

GENEROUS LEAVE

Benefits-eligible employees receive a generous leave package, which may include sick, vacation, and personal leave, as well as paid holidays. Other leave options provided to benefits-eligible employees include:

- Medical maternity leave
- Parental leave
- Funeral leave
- Military leave
- Jury duty
- Family and Medical Leave Act (FMLA)
- Staff service leave
- Faculty sabbatical leave

REGENGE ADVANTAGES MEMBER DISCOUNT PROGRAMS

Regence offers discounts on :

- Activities and fitness
- Allergy relief products
- Alternative medicine
- Fertility services
- Funeral planning
- Healthy meals
- Hearing aids
- Health and wellness products
- Pet care
- Senior mobile devices
- Vision care
- Weight management

To access, log in to [Regence.com](https://www.regence.com) and click on the Advantages and Discounts widget.

UTAH COMMUNITY CREDIT UNION

UCCU offers UVU employees exclusive cash rewards.

- \$50 bonus for free checking account
- \$50 bonus for direct deposit
- \$50 bonus for UVU Visa Credit Card

Visit the UCCU location at the Orem Campus to find out about additional rewards.

UVU COMMUNITY EDUCATION

Faculty and staff receive \$10 off per Continuing Education course taken. Visit uvu.edu/ce/discover for more information.

ARTS CARD

The School of the Arts and Noorda Series are excited to offer UVU employees the Arts Card. The card can be purchased for \$119 each academic year, giving you access to all Noorda Series productions (based on best availability), 10% off in the UVU Museum of Art Museum store, and a 10% discount on the School of the Arts storefront. For more information, contact dshipley@uvu.edu.

BENEFITHUB EMPLOYEE DISCOUNT PROGRAM

BenefitHub is an exclusive discount program for UVU employees, giving you access to thousands of deals on travel, restaurants, shopping, family care, car rentals, local establishments, and more.

- Go to uvu.benefithub.com
- Enter referral code 3QHOEN
- Enter your name and email address
- Complete your registration

CONTACT INFORMATION

Coverage	Carrier	Phone Number	Website
Medical	Regence BlueCross BlueShield	(800) 828-4316	www.regence.com
Telehealth	MDLive	(888) 725-3097	www.mdlive.com/regence-ut
Dental	Regence Dental	(844) 789-1727	www.regencedental.com
Prescription (Rx)	Regence Pharmacy	(800) 828-4316	www.regence.com
Vision	EyeMed	(866) 939-3633	member.eyemedvisioncare.com
FSA and DCFSA	HealthEquity (formerly WageWorks)	(877) 924-3967	www.wageworks.com
HSA	HealthEquity	(844) 341-6998	www.healthequity.com
EAP	ComPsych	(800) 922-2687	guidanceresources.com
Employee Wellness Platform Assistance	Regence Empower	(855) 861-9397	www.regence.com
Diabetes Management	Omada Health	(888) 409-8687	www.omadahealth.com
Retirement	Fidelity Investments	(800) 343-3548	www.fidelity.com
	TIAA	(800) 842-2252	www.tiaa.org
	Utah Retirement Systems	(800) 695-4877	www.urs.org
COBRA	HealthEquity (formerly WageWorks)	(888) 678-4861	www.wageworks.com

ADDITIONAL QUESTIONS?

Please contact the P&C Service Center at **(801) 863-8207** or visit the Benefits website within the People & Culture menu of the myUVU Workplace under Employee Resources.

NOTICES

SUMMARY PLAN DESCRIPTION

Important note: The material in this benefits guide is for informational purposes only and is not an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between our plan documents and this information, the plan documents will always govern.

Annual notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The university will distribute all required notices annually.

FEDERAL PRIVACY REGULATIONS

In compliance with federal privacy regulations, claims and benefit usage of family members 13 and older will not be displayed on your account by default. To access this information, the family member must first create an account and enable family sharing under Account Settings.

UVU.JOBS UVU is hiring! Do you know someone looking for competitive pay and affordable benefits? UVU is the place to work! We strive to foster an inclusive environment that promotes employee success and attracts a diverse array of high-performing professionals. Tell your friends to visit uvu.jobs for more information.



UVU PEOPLE
& CULTURE

800 W. University Pkwy, Orem, UT 84058

Coverage dates: July 1, 2024 - June 30, 2025

HF 105 | benefits@uvu.edu | 801.863.8207

my.uvu.edu/workplace/peopleandculture/benefits/