Open Enrollment Dates:
May 1 - May 31, 2021
USU Eastern Employees,

The USU Benefits Team is pleased to announce the open enrollment period will begin on **Saturday, May 1 at 8:00 a.m. and continue through Monday, May 31 until 11:59 p.m.** This is the time each year for you to review your current and future benefit needs. Understanding your 2021-2022 benefit plan options is important, so you are encouraged to review this booklet carefully. You may also visit the open enrollment website at usueastern.edu/hr to take advantage of the many tools available to assist you in making well-informed decisions.

If you have any questions or would like to better understand the benefits USU offers, Human Resources is coordinating a virtual Open Enrollment Benefits Fair on **Tuesday, May 11 from 8:00 a.m. to 4:00 p.m.** Throughout the day on May 11, several of the benefit providers will present a 30- to 60-minute overview of their benefits via Zoom, and employees may schedule one-on-one virtual meetings with vendor representatives to discuss specific questions. Please visit usueastern.edu/hr for the presentation link or to schedule one-on-one virtual meetings.

A modest increase to medical premiums is reflected on page 16. **If you’d like to keep your current benefits, no action is required except if you’d like to enroll in flex spending,** which requires a new enrollment every year. This benefit does not roll-over year to year.

Making changes to your benefits is easy:

- Medical plan changes and healthcare and/or dependent care flexible spending account (FSA) elections can be made by visiting pehp.org.
- Dental plan changes can be made by visiting usueastern.edu/hr, selecting Health Benefits and printing the EMI Health Enrollment Application change form. Return the form to: USU HR Office, Attn: Anne-Marie Griffin Wilson, 8800 Old Main Hill, Logan, UT 84322-8800.
- Life Insurance and Short-Term Disability Insurance changes can be made by visiting The Hartford’s portal at enroll.thehartfordatwork.com/enroll. See additional information on page 19.

Any new elections or changes made during open enrollment will become effective July 1, 2021, and payroll deductions for the new benefit elections will be reflected on your August 1, 2021 paycheck. Please review your August 1 paystub to make sure all election deductions are correct.

Please visit usueastern.edu/hr for more information or contact the HR Solutions Center at (435) 797-0122 if you have any questions.

Your Benefits Team,
Lisa Leishman, Associate Director
Angie Clayson, Benefits Supervisor
Hayden Blauer, HR Specialist
Heather Cheatham, HR Representative
Anne-Marie Griffin Wilson, HR Representative
OPEN ENROLLMENT INFORMATION

ENROLL BETWEEN
MAY 1 - MAY 31, 2021

- Family Members Who Are Eligible for USU Eastern Benefits
- PEHP Medical Plans
- EMI Health Dental
- Considering Vision Coverage?
- EyeMed
- Opticare Vision
- Monthly Insurance Premiums
- Understanding Your HSA
- PEHP Flex$
- Zurich® Supplemental Accidental Death & Dismemberment Insurance
- The Hartford - Life & Disability Insurances
- MetLaw® Legal Services

ADDITIONAL EMPLOYEE BENEFITS INFORMATION

ENROLL ANYTIME

- Employee Wellness at USU Eastern - Be Well
- MetLife® Auto and Home Insurance
- Retirement Savings Plans
- Utah Educational Savings Plan
- Retirement Healthcare Savings Plan
- Where Can I Get More Information?

ENROLLMENT TIMELINE

MAY 1
Open enrollment period begins.

MAY 11
Virtual Open Enrollment Benefits Fair. Visit usueastern.edu/hr/open-enrollment for open enrollment information.

MAY 31
Open Enrollment ends at 11:59 p.m. (MDT).

JUNE 30
2020-2021 plan year ends.

JULY 1

AUGUST 1
Visit Banner Access at access.usu.edu to verify that benefit deductions are correct.
The COVID-19 pandemic has had a major effect on our lives. Many of us are facing challenges that can be stressful, overwhelming, and cause strong emotions in adults and children. Public health actions, such as social distancing, are necessary to reduce the spread of COVID-19, but they can make us feel isolated and lonely and can increase stress and anxiety. Learning to cope with stress in a healthy way will make you, the people you care about, and those around you become more resilient.

Aggies Thrive is a USU initiative designed to provide a more comprehensive mental health support system for university employees and their loved ones. We aim to nourish a culture passionate about supporting those around us, not only in life’s accomplishments, but also its daily struggles.

Visit the Aggies Thrive website at hr.usu.edu > benefits > aggies thrive for a comprehensive overview of the Aggies Thrive program. The Employee Assistance Program through Aetna (see page 3) is a pivotal piece of the Aggies Thrive program, but there are many other great resources offered to university employees.

myStrength is a free, confidential and easy-to-use online tool that helps you strengthen your mind and body. Only you really understand your hopes and plans, so you’ll be able to customize the program to meet your health and wellness goals. This is a clinically proven program and is available to you and your immediate family members.

In October 2020, USU held its inaugural World Mental Health Day, which consisted of several activities held throughout the day to bring awareness to mental health challenges and wellbeing. This event will be held again in 2021, so mark your calendars now to join the USU Benefits team on October 8, 2021, for World Mental Health Day. Please check out the resources and information available to you and your family at our website: hr.usu.edu > benefits > aggies thrive.

Being part of a community can have a positive effect on mental health and emotional wellbeing; however, finding others with similar interests and hobbies may be difficult, especially if you are new to an area. Meetup is an app that lets you create or join events that pertain to your areas of interest. For example, if you enjoy book reading, start an online book club; if you love summer and want to get outdoors with others, set up an event to go hiking. Create these events within our Aggies Thrive group on Meetup and get to know others within the USU community.

The Aggies Thrive website has links to articles, videos, events, tips, and a variety of state resources for supervisors. Additionally, the website includes shared stories such as a personal impact story from President Cockett.

Destigmatize & Educate • Aggies Thrive Events • Supervisor Tips • USU Resources • Local Resources
Anytime
support

Aetna Resources For Living℠

Emotional well-being support

You can access up to 6 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face or online with televideo. Services are free and confidential. We're always here to help with a wide range of issues including:

• Relationship support
• Stress management
• Work/life balance
• Family issues
• Grief and loss
• Depression
• Anxiety
• Substance misuse and more
• Self-esteem and personal development

Daily life assistance

Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

• Child care, parenting and adoption
• Summer programs for kids
• School and financial aid research
• Care for older adults
• Caregiver support
• Special needs
• Pet care
• Home repair and improvement
• Household services and more

We also offer carekits related to growing families, child care, caregiving and more.

Utah State University

Aetna Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Employee Assistance Program
To access services:
1-888-238-6232, TTY: 711
resourcesforliving.com
Username: USU
Password: EAP

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Password: EAP
Online resources

Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You’ll find:

• Articles and self-assessments
• Adult care and child care provider search tool
• Stress resource center
• Video resources
• Live and recorded webinars
• Mobile app

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

myStrength

myStrength offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

Legal services

You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

• General
• Family
• Criminal law
• Elder law and estate planning

If you opt for services beyond the initial consultation you can get a 25 percent discount.

*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Financial services

Simply call for a free 30-minute consultation for each new financial topic related to:

• Budgeting
• Retirement or other financial planning
• Mortgages and refinancing
• Credit and debt issues
• College funding
• Tax and IRS questions and preparation

You can also get a 25 percent discount on tax preparation services.

*Services must be for financial matters related to the employee and eligible household members.

Other services

Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Aetna Resources For Living™ is the brand name used for products and services offered through the Aetna group of subsidiary companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC and in California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

All calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Discount services are provided and managed by Lifecare, an independent third party. Aetna does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services. For more information about Aetna plans, refer to aetna.com.
Blomquist Hale Employee Assistance Program (EAP)

Blomquist Hale Employee Assistance Program (EAP) is counseling services offered by PEHP available to employees and dependents with personal challenges. For more information, call (800) 926-9619.

Assistance With Life’s Challenges

The Blomquist Hale Employee Assistance Program provides direct, face-to-face guidance to address virtually any type of problem or stressful life situation.

Brief, Solution-Focused Therapy
Our licensed clinicians use a brief, solution-focused therapy model to resolve problems quickly. Using this approach, you learn to identify core issues and how to create and participate in a long-term solution.

Direct Care - No Set Session Limits
There is no set limit on the number of sessions provided through our counselors. However, cases which require care beyond the scope of the EAP are referred to appropriate community providers.

Guaranteed Confidentiality
Blomquist Hale practices strict adherence to all professional, state, and federal privacy guidelines. Confidentiality is guaranteed to all participants.

Simple 24/7 Accessibility
EAP counselors are available during regular and extended hours, and crisis line support is available 24/7. Simply call the office nearest you to set up an appointment. No paperwork or approval needed.

24/7 Crisis Service - No Set Limits - 100% Confidential
Family Members Who are Eligible for USU Eastern Benefits

- Spouse
- Married or unmarried children under age 26
  - Natural children
  - Step children
  - Legally adopted children
  - Children for whom you have legal guardianship
  - Foster children
  - Children placed with you for adoption
- Unmarried children to whom you are legally responsible to provide health coverage under the terms of a Qualified Medical Child Support Order
- Unmarried children over the age limit who depend on you for primary financial support and maintenance due to physical or mental disability
PEHP Medical Plans

Six Medical Plans (For full plan details, please review the PEHP Benefits Guide found on the Eastern Human Resource website: https://eastern.usu.edu/hr/)

Preventive services are covered at 100% no deductible, no co-pay, no out-of-pocket expense regardless of which plan you choose!

In-network providers offer the most savings to employees. View your in-network providers under “Find Providers and Costs” at pehp.org.

Prescription Plan
- Generic: $10 or less after deductible
- Formulary: 25%
- Non-Formulary: 50%

To Make Changes:
- Choose one of the six medical plans listed on this page.
- Go to “Enroll or Change Coverage” (under the My Benefits menu) at pehp.org during open enrollment and make changes before open enrollment ends on May 31 at 11:59 p.m.
# Health Plans

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>STAR HSA Plan (HSA-qualified)</th>
<th>Traditional (non-HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Monthly Premium</strong>&lt;br&gt; <em>Amount you pay</em></td>
<td>See Page 16</td>
<td>See Page 16</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$1,500 single plan&lt;br&gt;$3,000 double or family plan</td>
<td>$350 per individual&lt;br&gt;$700 per family plan</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Medical and Pharmacy:&lt;br&gt;$2,500 single plan&lt;br&gt;$5,000 double plan&lt;br&gt;$7,500 family plan</td>
<td>Medical and Pharmacy:&lt;br&gt;$3,000 per individual&lt;br&gt;$6,000 per double plan&lt;br&gt;$9,000 per family plan&lt;br&gt;<em>Deductible does not apply to out-of-pocket maximum</em></td>
</tr>
<tr>
<td><strong>Benefits</strong></td>
<td>Pays covered benefits generally at 80% (Using <em>in-network providers</em>, after deductible). Most <em>preventive care</em> (Using in-network providers) is covered at 100%. Includes expanded list of preventive services, including an eye exam.</td>
<td>Pays covered benefits generally at 80% (Using <em>in-network providers</em>, after deductible). Most <em>preventive care</em> (Using in-network providers) is covered at 100%.</td>
</tr>
<tr>
<td><strong>Eligibility</strong></td>
<td>No special eligibility requirements for the plan. However, you must meet certain requirements to open an HSA and to contribute or receive contributions to it.</td>
<td>No special eligibility requirements.</td>
</tr>
</tbody>
</table>
Medical Networks

Summit

Steward Health, MountainStar, and University of Utah Health Care providers and facilities. You can also see Advantage providers on the Summit network, but your benefits will pay less.

Participating Hospitals

**Beaver County**
- Beaver Valley Hospital
- Milford Valley Memorial Hospital

**Box Elder County**
- Bear River Valley Hospital
- Brigham City Community Hospital

**Cache County**
- Cache Valley Hospital

**Carbon County**
- Castevie Hospital

**Davis County**
- Lakeview Hospital
- Davis Hospital

**Duchesne County**
- Uintah Basin Medical Center

**Garfield County**
- Garfield Memorial Hospital

**Grand County**
- Moab Regional Hospital

**Iron County**
- Cedar City Hospital

**Juab County**
- Central Valley Medical Center

**Kane County**
- Kane County Hospital

**Millard County**
- Delta Community Hospital
- Fillmore Community Hospital

**Salt Lake County**
- Huntsman Cancer Hospital
- Jordan Valley Hospital
- Jordan Valley Hospital - West
- Lone Peak Hospital
- Primary Children’s Medical Center

**Salt Lake County (cont.)**
- Riverton Children’s Unit
- St. Mark’s Hospital
- Salt Lake Regional Medical Center
- University of Utah Hospital
- University Orthopaedic Center

**San Juan County**
- Blue Mountain Hospital
- San Juan Hospital

**Sanpete County**
- Gunnison Valley Hospital
- Sanpete Valley Hospital

**Sevier County**
- Sevier Valley Hospital

**Summit County**
- Park City Medical Center

**Tooele County**
- Mountain West Medical Center

**Uintah County**
- Ashley Regional Medical Center

**Utah County**
- Mountain View Hospital
- Timpanogos Regional Hospital
- Mountain Point Medical Center

**Wasatch County**
- Heber Valley Medical Center

**Washington County**
- Dixie Regional Medical Center

**Weber County**
- Ogden Regional Medical Center

Non-Contracted Providers

PEHP doesn't pay for any services from certain providers, even if you have an out-of-network benefit. Find participating providers and see a list of Non-Contracted Providers at www.pehp.org.

Advantage

Intermountain Healthcare (IHC) providers and facilities. You can also see Summit providers on the Advantage network, but your benefits will pay less.

Participating Hospitals

**Beaver County**
- Beaver Valley Hospital
- Milford Valley Memorial Hospital

**Box Elder County**
- Bear River Valley Hospital

**Cache County**
- Logan Regional Hospital

**Carbon County**
- Castleview Hospital

**Davis County**
- Davis Hospital
- Intermountain Layton Hospital

**Duchesne County**
- Uintah Basin Medical Center

**Garfield County**
- Garfield Memorial Hospital

**Grand County**
- Moab Regional Hospital

**Iron County**
- Cedar City Hospital

**Juab County**
- Central Valley Medical Center

**Kane County**
- Kane County Hospital

**Millard County**
- Delta Community Hospital
- Fillmore Community Hospital

**Salt Lake County**
- Alta View Hospital
- Intermountain Medical Center
- The Orthopedic Specialty Hospital (TOSH)
- LDS Hospital

**Salt Lake County (cont.)**
- Primary Children’s Medical Center
- Riverton Hospital

**San Juan County**
- Blue Mountain Hospital
- San Juan Hospital

**Sanpete County**
- Gunnison Valley Hospital
- Sanpete Valley Hospital

**Sevier County**
- Sevier Valley Hospital

**Summit County**
- Park City Medical Center

**Tooele County**
- Mountain West Medical Center

**Uintah County**
- Ashley Regional Medical Center

**Utah County**
- American Fork Hospital
- Orem Community Hospital
- Spanish Fork Hospital — coming 4/21
- Utah Valley Hospital

**Wasatch County**
- Heber Valley Medical Center

**Washington County**
- Dixie Regional Medical Center

**Weber County**
- McKay-Dee Hospital

Preferred

Consists of all providers and facilities in both the Summit and Advantage networks.
Using Your Out-of-Network Benefit
Some PEHP plans pay benefits for out-of-network providers. Keep in mind you’ll usually pay a greater portion of the cost for out-of-network providers. You may also be subject to balance billing. Balance billing happens when a provider not contracted in your network bills more than the allowed amount. For example, if the provider’s charge is $100 and the allowed amount is $70, the provider may bill you for the remaining $30.

To be covered, all out-of-network services must meet the same standard as if they were in-network. This means you must get preauthorization for certain services: https://www.pehp.org/preauthorization. All services must be medically necessary to be covered.

Seeking Reimbursement for Cash Payments
You may elect to pay cash for covered medical services. For reimbursement, just submit your receipt and the Self-Pay Medical Claim Form (found under the Resources & Help menu at pehp.org) to PEHP for reimbursement or credit towards your deductible. PEHP will follow the same process and rules in paying for the claim as if submitted by a provider.

EMI Health Dental
(Maximum benefit for all dental services is $1,500 per person per year)

**Preventive Services**
(e.g., cleanings, exams, and x-rays)
Plan pays 100% of the cost of covered services

**Other Services**
(e.g., bridges, crowns, and implants)
Plan pays 50% of the cost of covered services

To Make Changes:
- Go to usueastern.edu/hr/open-enrollment and select Health Benefits and print the EMI Health Enrollment Application change form, then return the completed form to the USU HR Office, Attn: Anne-Marie Griffin Wilson, 8800 Old Main Hill, Logan, UT 84322-8800 or fax to (435) 797-1816 before the close of open enrollment, May 31 at 11:59 p.m.

To verify your current medical and dental coverage levels, please review in Banner Access or contact the HR Solutions Center at (435) 797-0122.
Considering Vision Coverage?

Several Ways to Address Your Vision Needs: Some members get vision exams through PEHP and shop for frames and lenses using pre-tax dollars. Others buy a vision plan to cover the bulk of vision costs. Do the math to see what’s best for you. Here’s a summary.

**The STAR Health Plan**
Did you know that members on The STAR health plan get one annual vision exam covered at 100%, before deductible? If you’re on The STAR plan, take advantage of this great benefit to get a prescription from your doctor for lenses. Then shop around and use HSA dollars to pay for the lenses and frames, tax-free.

**The Traditional Health Plan**
A vision exam costs only a $35 co-pay for most specialists. Once you get your prescription, shop for the best deal on frames and lenses. Use flex spending money to pay for the eyewear with pre-tax dollars.

**Opticare Plan**
You get your choice of two plans. One covers eyewear only while the other includes an eye exam. You may get a discount on frames from the sticker price. If you choose the eye-exam plan you would run the cost through Opticare and have a free, or $10 exam, depending on which provider you see, compared to the $35 or no charge on PEHP.

**EyeMed Plan**
You get your choice of two plans. One covers eyewear only while the other includes an eye exam. You may get a discount on frames from the sticker price. If you choose the eye-exam plan you would run the cost through EyeMed and pay only $10 for the visit compared to the $35 or no charge on PEHP.

**PEHPplus Plan**
PEHP’s discount program provides special offers on eyewear. www.pehp.org/pehpplus
PEHP Full

<table>
<thead>
<tr>
<th>VISION CARE SERVICES</th>
<th>IN-NETWORK MEMBER COST</th>
<th>OUT-OF-NETWORK MEMBER REIMBURSEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAM SERVICES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>$10 copay</td>
<td>Up to $30</td>
</tr>
<tr>
<td>Retinal Imaging</td>
<td></td>
<td>Not covered</td>
</tr>
<tr>
<td>CONTACT LENS FIT AND FOLLOW-UP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fit and Follow-up – Standard</td>
<td>Up to $40; contact lens fit and two follow-up visits</td>
<td>Not covered</td>
</tr>
<tr>
<td>Fit and Follow-up – Premium</td>
<td>10% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td>FRAME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>$0 copay; 20% off balance over $100 allowance</td>
<td>Up to $50</td>
</tr>
<tr>
<td>STANDARD PLASTIC LENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 copay</td>
<td>Up to $25</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 copay</td>
<td>Up to $55</td>
</tr>
<tr>
<td>Lenticular</td>
<td>$75 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive – Standard</td>
<td>$95 - 120 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive – Premium Tier 1 - 3</td>
<td>$75 copay; 20% off retail price less $120 allowance</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive – Premium Tier 4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LENS OPTIONS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anti Reflective Coating – Standard</td>
<td>$45</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anti Reflective Coating – Premium Tier 1 - 2</td>
<td>$57 - 68</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anti Reflective Coating – Premium Tier 3</td>
<td>20% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td>Photochromic – Non-Glass</td>
<td>$75</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate – Standard</td>
<td>$40</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate – Standard + 19 years of age</td>
<td>$40</td>
<td>Not covered</td>
</tr>
<tr>
<td>Scratch Coating – Standard Plastic</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>Tint – Solid or Gradient</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>UV Treatment</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>All Other Lens Options</td>
<td>20% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td>CONTACT LENSES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts – Conventional</td>
<td>$0 copay; 15% off balance over $120 allowance</td>
<td>Up to $96</td>
</tr>
<tr>
<td>Contacts – Disposable</td>
<td>$0 copay; 100% of balance over $120 allowance</td>
<td>Up to $96</td>
</tr>
<tr>
<td>Contacts – Medically Necessary</td>
<td>$0 copay; paid in full</td>
<td>Up to $200</td>
</tr>
<tr>
<td>OTHER</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing Care from Amplifon Network</td>
<td>Discounts on hearing exam and</td>
<td>Not covered</td>
</tr>
<tr>
<td>LASIK or PRK from U.S. Laser Network</td>
<td>15% off retail or 5% off promo price; call 1.800.988.4221</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

FREQUENCY

<table>
<thead>
<tr>
<th>FREQUENCY</th>
<th>ALLOWED FREQUENCY - ADULTS</th>
<th>ALLOWED FREQUENCY - KIDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frame</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Lenses</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

(Plan allows member to receive either contacts and frame, or frames and lens services)

Find an eye doctor (Insight Network)
- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads up
You may have additional benefits. Log into eyemed.com/member to see all plans included with your benefits.
PEHP Eyewear Only

### SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th>VISION CARE SERVICES</th>
<th>IN-NETWORK MEMBER COST</th>
<th>OUT-OF-NETWORK MEMBER REIMBURSEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FRAME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>$0 copay; 20% off balance over $130 allowance</td>
<td>Up to $65</td>
</tr>
<tr>
<td><strong>STANDARD PLASTIC LENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 copay</td>
<td>Up to $25</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 copay</td>
<td>Up to $55</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 copay</td>
<td>Up to $55</td>
</tr>
<tr>
<td>Lenticular</td>
<td>$10 copay</td>
<td>Up to $55</td>
</tr>
<tr>
<td>Progressive – Standard</td>
<td>$75 copay</td>
<td>Up to $25</td>
</tr>
<tr>
<td>Progressive – Premium Tier 1 - 3</td>
<td>$95 - 120 copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Progressive – Premium Tier 4</td>
<td>$75 copay; 20% off retail price less $120 allowance</td>
<td>Up to $40</td>
</tr>
<tr>
<td><strong>LENS OPTIONS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anti Reflective Coating – Standard</td>
<td>$45</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anti Reflective Coating – Premium Tier 1 - 2</td>
<td>$57 - 68</td>
<td>Not covered</td>
</tr>
<tr>
<td>Anti Reflective Coating – Premium Tier 3</td>
<td>20% off retail price $75</td>
<td>Not covered</td>
</tr>
<tr>
<td>Photochromic – Non-Glass</td>
<td>$40</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate – Standard</td>
<td>$40</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate – Standard + 19 years of age</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>Scratch Coating – Standard Plastic</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>Tint – Solid or Gradient</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>UV Treatment</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>All Other Lens Options</td>
<td>20% off retail price</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>CONTACT LENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contacts – Conventional</td>
<td>$0 copay; 15% off balance over $130 allowance</td>
<td>Up to $104</td>
</tr>
<tr>
<td>Contacts – Disposable</td>
<td>$0 copay; 100% of balance over $130 allowance</td>
<td>Up to $104</td>
</tr>
<tr>
<td>Contacts – Medically Necessary</td>
<td>$0 copay; paid in full</td>
<td>Up to $200</td>
</tr>
<tr>
<td><strong>OTHER</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing Care from Amplifon Network</td>
<td>Discounts on hearing exam and 15% off retail or 5% off promo price; call 1.800.988.4221</td>
<td>Not covered</td>
</tr>
<tr>
<td>LASIK or PRK from U.S. Laser Network</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FREQUENCY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Once every 12 months</td>
<td></td>
</tr>
</tbody>
</table>

(Plan allows member to receive either contacts and frame, or frames and lens services)

---

**Find an eye doctor**
(Insight Network)
- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

**Heads up**
You may have additional benefits.
Log into eyemed.com/member to see all plans included with your benefits.

---

**Peoples H.E.A.R.T. Eyewear**
40% OFF additional complete pair of prescription eyeglasses
20% OFF non-covered items, including non-prescription sunglasses

**MAY 1 - MAY 31, 2021**
# OPTICARE PLAN:
## 0-150/140C - Full Plan

<table>
<thead>
<tr>
<th>Products/Services</th>
<th>Select Network</th>
<th>Broad Network</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comprehensive Eye Exam</td>
<td>100% Covered</td>
<td>$10 Co-pay</td>
<td>$40 Allowance</td>
</tr>
<tr>
<td>Retail Imaging</td>
<td>$20 Co-pay</td>
<td>$39 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Contact fitting Standard Spherical</td>
<td>$0 Co-pay - Covered 100%</td>
<td>$40 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Speciality Toric or Multifocal</td>
<td>$40 Co-pay</td>
<td>$80 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Routine Dilation</td>
<td>100% Covered</td>
<td>100% Covered</td>
<td>Included above</td>
</tr>
</tbody>
</table>

| **Standard Plastic Lenses**  |                |               |                |
|------------------------------|                |               |                |
| Single Vision                | $0 Co-pay - 100% Covered | $10 Co-pay   | $70 Allowance for lenses, options, and coatings |
| Bifocal (FT 28)              | $0 Co-pay - 100% Covered | $10 Co-pay   | $70 Allowance for lenses, options, and coatings |
| Trifocal (FT 7x28)           | $0 Co-pay - 100% Covered | $10 Co-pay   | $70 Allowance for lenses, options, and coatings |
| Standard Progressive         | $30 Co-pay     | $50 Co-pay   |                |
| Digital Progressive (MasterpieceHD) | $80 Co-pay | $100 Co-pay | |

| **Options & Coatings**       |                |               |                |
|------------------------------|                |               |                |
| UV                           | $0 Co-pay - 100% Covered | $10 Co-pay   | Included Above |
| Tint                         | $0 Co-pay - 100% Covered | $10 Co-pay   |                |
| Scratch                      | $0 Co-pay - 100% Covered | $10 Co-pay   |                |
| Polycarbonate Kids (Under age 19) | $20 Co-pay | $40 Co-pay   |                |
| Polycarbonate Adults         | $40 Co-pay     | $40 Co-pay   |                |
| Premium Anti-Reflective      | $50 Co-pay     | 25% Discount |                |
| Transitions/Photochromatic   | $50 Co-pay     | $75 Co-pay   |                |
| BluDefense Digital (includes AR) | $100 Co-pay | NA           |                |
| Polarized                    | 25% Discount   | 0-25% Discount |                |
| Other Add-ons               | 25% Discount   | 0-25% Discount |                |

| **Frames**                   |                |               |                |
|------------------------------|                |               |                |
| Allowance Based on Retail Pricing | $150 Allowance  | $130 Allowance | $70 Allowance |
| Additional Eyewear Throughout the Year | $50 Off Retail | 25-50% Off Retail    |                |

| **Contacts**                 |                |               |                |
|------------------------------|                |               |                |
| Contact benefits is in lieu of lens and frame benefit. | $140 Allowance  | $130 Allowance | $100 Allowance |
| Medically Necessary Contacts | $0 Co-pay - Covered 100% | $250 Allowance | NA |
| Additional Contact Purchases | Up to 20% off Discount | Up to 10% Discount |                |
| Non-RX (Plano Sunglasses)    | 25% Discount   | 20% Discount  |                |
| All other options            | 25% Discount   | 20% Discount  |                |

| **Frequency**                |                |               |                |
|------------------------------|                |               |                |
| Exams, Lenses, Frames, Contacts | Every 12 months | Every 12 months | Every 12 months |
## OPTICARE PLAN:
### 150/140C - Eyewear Only Plan

<table>
<thead>
<tr>
<th>Products/Services</th>
<th>Select Network</th>
<th>Broad Network</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Plastic Lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td>$70 Allowance for lenses, options, and coatings</td>
</tr>
<tr>
<td>Bifocal (FT 28)</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td>$70 Allowance for lenses, options, and coatings</td>
</tr>
<tr>
<td>Trifocal (FT 7x28)</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td>$70 Allowance for lenses, options, and coatings</td>
</tr>
<tr>
<td>Standard Progressive</td>
<td>$30 Co-pay</td>
<td>$50 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Digital Progressive (MasterpieceHD)</td>
<td>$80 Co-pay</td>
<td>$100 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Options &amp; Coatings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UV</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td>Included Above</td>
</tr>
<tr>
<td>Tint</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Scratch</td>
<td>$0 Co-pay - 100% Covered</td>
<td>$10 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Polycarbonate Kids (Under age 19)</td>
<td>$20 Co-pay</td>
<td>$40 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Polycarbonate Adults</td>
<td>$40 Co-pay</td>
<td>$40 Co-pay</td>
<td></td>
</tr>
<tr>
<td>Premium Anti-Reflective</td>
<td>$50 Co-pay</td>
<td>25% Discount</td>
<td></td>
</tr>
<tr>
<td>Transitions/Photochromic</td>
<td>$50 Co-pay</td>
<td>$75 Co-pay</td>
<td></td>
</tr>
<tr>
<td>BluDefense Digital (includes AR)</td>
<td>$100 Co-pay</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Polarized</td>
<td>25% Discount</td>
<td>0-25% Discount</td>
<td></td>
</tr>
<tr>
<td>Other Add-ons</td>
<td>25% Discount</td>
<td>0-25% Discount</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowance Based on Retail Pricing</td>
<td>$150 Allowance</td>
<td>$130 Allowance</td>
<td>$70 Allowance</td>
</tr>
<tr>
<td>Additional Eyewear Throughout the Year</td>
<td>50% Off Retail</td>
<td>25-50% Off Retail</td>
<td></td>
</tr>
<tr>
<td>Contacts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact benefits is in lieu of lens and frame benefit.</td>
<td>$140 Allowance</td>
<td>$130 Allowance</td>
<td>$100 Allowance</td>
</tr>
<tr>
<td>Medically Necessary Contacts</td>
<td>$0 Co-pay - Covered 100%</td>
<td>$250 Allowance</td>
<td>NA</td>
</tr>
<tr>
<td>Additional Contact Purchases</td>
<td>Up to 20% off Discount</td>
<td>Up to 10% Discount</td>
<td></td>
</tr>
<tr>
<td>Non-RX (Plano Sunglasses)</td>
<td>25% Discount</td>
<td>20% Discount</td>
<td></td>
</tr>
<tr>
<td>All other options</td>
<td>25% Discount</td>
<td>20% Discount</td>
<td></td>
</tr>
<tr>
<td>Frequency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exams, Lenses, Frames, Contacts</td>
<td>Every 12 months</td>
<td>Every 12 months</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Refractive Surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LASIK</td>
<td>20% Off Retail or 10% off promo price</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Visian ICL</td>
<td>20% Off Retail or 10% off promo price</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>
USU Eastern Monthly Insurance Premiums (2021-2022)

Below are the employee monthly insurance premiums for benefited employees who work at least 30 hours per week. If you are a benefited employee and work less than 30 hours per week, please contact HR for premium amounts.

<table>
<thead>
<tr>
<th>PEHP MEDICAL HEALTH INSURANCE</th>
<th>Monthly Premiums</th>
<th>TRADITIONAL Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>STAR HSA SUMMIT / ADVANTAGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$10.28</td>
<td>SINGLE COVERAGE</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$21.29</td>
<td>TWO-PARTY COVERAGE</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$29.30</td>
<td>FAMILY COVERAGE</td>
</tr>
<tr>
<td>PREFERRED CARE</td>
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<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$186.87</td>
<td>SINGLE COVERAGE</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$385.18</td>
<td>TWO-PARTY COVERAGE</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$512.98</td>
<td>FAMILY COVERAGE</td>
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</table>

<table>
<thead>
<tr>
<th>EMI HEALTH DENTAL DENTAL INSURANCE</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>DENTAL</td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$6.92</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$13.12</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$22.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PEHP VISION VISION INSURANCE</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>EyeMed Exam and Eyewear</td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$7.29</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$11.85</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$16.38</td>
</tr>
<tr>
<td>EyeMed Eyewear Only</td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$6.31</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$9.96</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$13.61</td>
</tr>
<tr>
<td>OptiCare Exam and Eyewear</td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$8.61</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$13.32</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$19.04</td>
</tr>
<tr>
<td>OptiCare Eyewear Only</td>
<td></td>
</tr>
<tr>
<td>SINGLE COVERAGE</td>
<td>$6.70</td>
</tr>
<tr>
<td>TWO-PARTY COVERAGE</td>
<td>$9.99</td>
</tr>
<tr>
<td>FAMILY COVERAGE</td>
<td>$13.99</td>
</tr>
</tbody>
</table>
Understanding Your HSA

Health Savings Account » Pay for eligible out-of-pocket expenses with this tax-advantaged, interest-bearing account.

Save for Healthcare Expenses
Money you contribute into your HSA is tax- and FICA-free, grows tax-free, and is spent on qualified health expenses tax-free. It’s a great way to save for health expenses in both the short and long term.

Your Money Carries Over
Your HSA is like a flex account, but better. You never have to worry about forfeiting HSA money you don’t spend, and it carries over year to year and employer to employer. Use your HSA to save for retirement, and make penalty-free withdrawals after age 65.

Contribution Limits
Calendar Year 2021
$3,600/individual
$7,200/family

Easy to Manage Your Account
HealthEquity manages your HSA and provides you with an online member portal from which you manage your account. Access this portal directly from PEHP for Members — you won’t need another username or password. See and pay claims directly from this portal. It’s as simple as clicking a button. HealthEquity will send the provider a check directly from your HSA. You’ll also get a VISA card with which you can spend your HSA funds on eligible medical expenses.

Am I Eligible?
To be eligible for a health savings account (HSA), the following things must apply:

» You’re not covered by a general-purpose flex account (FSA) or the balance is $0 before you open an HSA
» You’re not covered by another health plan (unless it’s another HSA-qualified plan)
» You’re not covered by Medicare or TRICARE
» You’re not a dependent of another taxpayer

Eligible expenses include common medical, dental, and vision services. For a comprehensive list of eligible expenses, see IRS Publication 502, Medical and Dental Expenses.
Time to Get Serious About Reducing Out-of-Pocket Costs

At open enrollment, you agree to set aside a portion of your pre-tax salary for the year to pay eligible expenses. PEHP offers two types of FLEX$: healthcare and dependent day care. Enroll in one or both.

Plan Year Contribution Limits
- Up to $2,750 for healthcare expenses
- Up to $2,500 (individuals) or up to $5,000 (couples) for dependent day care expenses.

How You Contribute
- Your contributions are withheld from your paycheck pre-tax. The total amount you contribute is evenly divided among pay periods.
- The total amount you choose to withhold for healthcare expenses is immediately available as soon as you begin FLEX$.

You Can’t Have an HSA
You can’t contribute to a health savings account (HSA) while you’re enrolled in healthcare FLEX$. However, you may have a dependent day care FLEX$ and/or a limited FSA* and contribute to an HSA.

FLEX$ Timeline
Eligible FLEX$ expenses must be incurred between July 1, 2021, and September 15, 2022. You must submit claims by September 30, 2022. FLEX$ is use-it-or-lose-it; funds don’t carry over from year to year.

Learn More
Contact PEHP FLEX$: 801-366-7503 or 800-753-7703; email: flex@pehp.org. See instructions to the left to download the PEHP FLEX$ brochure or email publications@pehp.org to request a copy.

* Can be used to pay for dental, vision, and post-deductible medical expenses.

Enroll for FLEX$ at PEHP for Members at www.pehp.org during open enrollment. For more information about FLEX$, such as eligible expenses and detailed terms and conditions, read the FLEX$ Brochure and FLEX$ Handbook. Find them in the “Benefits Information Library” under the “my Benefits” after you log in to your online personal account.

Zurich® Supplemental Accidental Death & Dismemberment Insurance

All benefited employees have an AD&D policy through The Hartford equal to 1x your salary.

During open enrollment, you may purchase Supplemental Accidental Death and Dismemberment (AD&D) Insurance from The Zurich® Company.

If you purchase supplemental AD&D insurance from The Zurich® Company, you will also have access to travel assistance insurance that offers medical, legal, and personal assistance when you are 10 or more miles from home. To sign up, go to usueastern.edu/hr/voluntary-benefits, click on AD&D and select the Enrollment Form. Print the form, fill it out, scan and email it to the Office of Human Resources, during the open enrollment period, May 1 - May 31, 2020.
The Hartford - Life & Disability Insurances

NOTE: No action is required unless you would like to make changes.

During open enrollment, USU will email you a link to login to review or change your current Life and Disability Insurance elections and add or change beneficiaries.

SUPPLEMENTAL LIFE INSURANCE: If you are currently enrolled in this coverage, you may increase your current coverage by one increment of $10,000, up to the guarantee issue amount without providing evidence of insurability. Additional coverage amounts will require evidence of insurability. If you are not currently enrolled, evidence of insurability will be required for any amount.

SHORT-TERM DISABILITY (STD) INSURANCE: If you have not already purchased short-term disability insurance, you can enroll during this enrollment period. You will be required to provide evidence of insurability. This plan can protect your income if you experience a short-term disability.

BENEFICIARY INFORMATION: This is a good time to check beneficiary information on your life insurance policies and other benefits.

THE HARTFORD BENSELECT PORTAL: During the enrollment period, you can access The Hartford BenSelect portal via Service Now to review Life and STD insurance elections for you and your covered dependents; add supplemental life insurances for you, your spouse, and/or children; add short-term disability insurance if you do not already have it; and confirm, add, or update your beneficiary information.

PREMIUMS: Can be found at hr.usu.edu > benefits > life-and-disability > group life insurance through the hartford > life insurance rates and premiums.

TO ACCESS BENSELECT VISIT: THEHARTFORD.COM/BENEFITS/ENROLL.
Your user ID and password are detailed below. If you need assistance, a representative from The Hartford is available to help with any questions:

(855) 396-7655
(Monday through Friday, 6:00 am to 6:00 pm MDT)

User ID
Your Utah State University user ID is your Employee A-number.
For example: John Smith's Employee ID number is A00123456. His login ID is A00123456.

Password
Your password is the first letter of your first name and the first letter of your last name followed by your date of birth (MMDDYYYY).
For example: John Smith's birth date is February 25, 1963. His password is js02251963.
Your password is case sensitive. Therefore you will need to use lowercase initials. You will be required to reset your password during your initial login.
Employee Wellness at USU Eastern - Be Well

The goal of the USU Employee Wellness Program - Be Well is to support and enhance the health and wellness of employees and their families by building partnerships and programs. We encourage employees to adopt healthy lifestyle behaviors that increase work satisfaction, support a work-life balance, and reduce health care costs. We are striving to create a wellness culture at USU Eastern. Many services are offered at no charge. Please visit our website for more details: wellness.usu.edu, call (435) 797-8391, or email BeWell@usu.edu.

Programs Currently Offered at USU Eastern

Wellness Programs
- Health Screenings, Expos & Flu Shots
- Wellness Challenges
- Wellness Ambassadors
- Be Well Newsletter
- Health Risk Assessments

Fitness Programs
- Fitness Assessments
- Fitness Classes
- Personal Training
- Wellness Center at the BDAC
- Fitness Challenges

Nutrition Programs
- Nutrition Consultations
- Nutritional Information/Tips
- Be Well Library
- Healthy Tips & Tidbits

Educational Benefits
- Tuition-free Course Auditing

USU’s Be Well Rewards Program

USU’s Be Well Rewards is an exciting incentive program that rewards employees of Utah State University for taking an active role in their personal well-being. Through USU’s Be Well Rewards program, all benefit eligible employees can earn cash rewards each semester. For more information and to register, please visit the USU Be Well Rewards website at wellness.usu.edu/rewards/index.
MetLaw® Legal Services

With MetLaw®, you have access to a network of attorneys on retainer for a low monthly premium of $21.25 paid via payroll deduction. You will have access to legal services and representation from local attorneys on a wide range of matters including wills and estate planning, financial matters, real estate, traffic offenses (DUI not included), and more. There are no co-pays or deductibles. For example, you can have a local attorney prepare full estate planning documents for you and your spouse for just $21.25 per month.

You may apply for MetLaw® during the open enrollment period, May 1 – May 31, 2021. Once enrolled, you will be required to remain in the plan for the full benefit plan year. If you are already enrolled in the plan, your coverage will automatically renew unless you call during open enrollment to cancel. To enroll please complete the form found at usueastern.edu/hr/voluntary-benefits/met-law and either fax to HR at (435) 797-1816 or Mail to: USU HR Office, Attn: Anne-Marie Griffin Wilson, 8800 Old Main Hill, Logan, UT 84322-8800.

USU’s plan covers the following categories:
- Family Law
- Wills and Estates
- Real Estate
- Traffic and Criminal
- Debt Matters
- Injury and Insurance

For specific services within these categories, please call (800) 821-6400 or visit usueastern.edu/hr > voluntary benefits > MetLaw Legal.

NOTE: By participating in the MetLaw® group legal plan, you are eligible for an additional discount on MetLife® auto insurance of up to 10%. If you are currently enrolled, you will need to call MetLife® to have this additional discount applied.

MetLife® Auto and Home Insurance

With one call, you can receive quotes from two leading insurance companies, MetLife® and Safeco, for top quality auto and home insurance with special discounts. In addition to special discounts and flexible payment options, find out how you can:

- Save more when you insure multiple cars or purchase both home and auto policies.
- Choose from convenient and affordable payment options, including payroll deduction for employees.
- Receive discounts for having a good driving record and driving a safe car.

Since everyone’s insurance policies renew at different times during the year, you may apply for auto and home insurance through this group program at any time by calling (877) 638-7515.

For more information please call (800) GET-MET8 (800) 438-6388.
Retirement Savings Plans

Employer-Funded Retirement Plan

Preparing for retirement is one of the biggest financial challenges you will face. USU offers employer-funded and employee-funded retirement plans. USU’s retirement plans through TIAA, Fidelity, and Utah Retirement Systems (URS) are a great foundation to save for retirement. Which plan you are eligible for depends on prior enrollment.

For new employees or rehired employees who were not previously enrolled in URS while they were working for USU, USU will contribute 14.2% of your base earnings into a retirement account called a 401(a) plan. This is an employer contribution only plan, so all funds contributed come from the university. You may choose to have your account administered by either TIAA or Fidelity, or a combination of both.

If you previously worked for USU and were enrolled in URS while working for the university, you must remain in URS retirement system. If you were enrolled in URS with another employer, you have the option to either enroll with URS, TIAA or Fidelity.

Open enrollment is a good time to check beneficiary information on your retirement plans.
Retirement Savings Plans (continued)

Employee-Funded Retirement Plan

Employees may contribute to a supplemental retirement plan via payroll deduction. The following five supplemental plans are available:

403(b)
- Contributions are made pre-tax (this reduces an employee's taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½. Withdrawals are subject to taxes.
- Withdrawals prior to age 59 ½ are subject to a 10% penalty and taxes.

457(b)
- Contributions are made pre-tax (this reduces an employee's taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made upon termination. Withdrawals are subject to taxes.

401(k)
- Contributions are made pre-tax (this reduces an employee's taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½. Withdrawals are subject to taxes.
- Withdrawals prior to age 59 ½ are subject to a 10% penalty and taxes.

Roth 403(b)
- Contributions are made post-tax.
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the 5th year of your 1st contribution.
- Some withdrawals prior to age 59 ½ are subject to a 10% penalty.

Roth 457(b)
- Contributions are made post-tax.
- Current maximum annual contributions limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the 5th year of your 1st contribution.
- Some withdrawals prior to age 59 ½ are subject to a 10% penalty.

Employee retirement contribution forms are available at:
eastern.usu.edu/hr/retirement-benefits
Utah Educational Savings Plan

Help them achieve their dreams.
A my529 plan is a tax-advantaged vehicle designed to encourage individuals to invest for future qualified higher education expenses. Additionally, 529 funds can be used to pay up to $10,000 of annual K-12 tuition expenses. my529 is the official 529 plan established and sponsored by the State of Utah. It is a direct-sold plan, which means you can set up an account and make contributions by dealing directly with my529.

A my529 plan has many advantages:
• Withdrawals are exempt from federal and state income tax if the funds are used to pay for qualified higher education expenses, including K-12 tuition expenses.
• State tax credit on contributions, up to certain limits.
• Enrollment is open all year.
• Account owners—not the beneficiary—control their accounts.
• There are no age, income, or residency restrictions.
• my529 fees are among the lowest in the 529 industry.
• my 529 offers a range of investment options.
• 529 funds can be used for college, university, post-secondary vocational or technical school, or graduate school.
• Funds can be used for tuition at K-12 schools.
• Saving is less costly than borrowing.

To get started with a my529 account today, go to my529.org and open an account online.

Contact Information:
Phone: (800) 418-2551       Fax: (800) 214-2956       Email: info@my529.org
Mailing Address: PO Box 145100, Salt Lake City, UT 84114-5100

Retirement Healthcare Savings Plan (RHSP)

The retirement healthcare savings plan allows you to contribute to a trust that can help you pay for qualified healthcare expenses in retirement or when you leave USU. The plan is administered by TIAA. You can put your money into lifecycle or money market funds.

Because of its many tax-advantaged features, a retirement healthcare savings plan is valuable to anyone concerned about health care costs in retirement. You can contribute as much as you like to the RHSP using post-tax money, and your contributions grow tax-free. Then, when you leave USU, the funds you use for qualified healthcare expenses can be withdrawn tax-free.

To set up your retirement healthcare savings plan, please complete and return form found at: hr.usu.edu > benefits > voluntary benefits > Retirement Healthcare Savings Plan.
Where can I get more information?

**MEDICAL**
- PEHP: pehp.org, (801) 366-7555
- PEHP Flex: pehp.org, (801) 366-7555

**DENTAL**
- EMI Health: (801) 262-7475

**VISION**
- Opticare: opticarevisionservices.com, (800) 363-0950
- Eyemed: eyemed.com, (866) 804-0982

**RETIREMENT**
- TIAA: tiaa.org/public/tcm/utahstate, (866) 842-2907
- Fidelity Investments: fidelity.com, (800) 343-0860
- Utah Retirement Systems: urs.org, (800) 695-4877

**VOLUNTARY**
- MetLife®: metlife.com/mybenefits, (800) 438-6388
- MetLaw®: metlife.com/mybenefits, (800) 821-6400
- Hartford Insurance Co: (855) 396-7655
- Zurich® AD&D: zurichna.com
- Blomquist Hale Employee Assistance Program: (800) 926-9619
- Aetna: rfl.com (888) 238-6232

**USU OFFICE OF HUMAN RESOURCES:**
- (435) 797-0122 or email hr@usu.edu.

Disclaimer Statement:

This booklet is not intended to replace or interpret any program’s Summary Plan Description (SPD), and any differences between this booklet information and the actual SPD are unintentional and non-binding. For final benefit questions, such as plan coverage, please refer to the SPD which can be found at hr.usu.edu > benefits > medical or you may call (435) 797-0122 for more information. The SPD, NOT this booklet, will be followed for all claim determinations.

USU is an affirmative action / equal opportunity institution. USU is committed to a learning and working environment free from discrimination. For USU’s non-discrimination notice, see equity.usu.edu/non-discrimination.