



**UtahStateUniversity**  
EASTERN

**2024-2025**  
EMPLOYEE BENEFITS &  
OPEN ENROLLMENT  
INFORMATION

Please visit [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment) for more information.

Open Enrollment Dates:  
**May 1 - May 31, 2024**



UtahState  
University

Dear USU Benefited Employee,

The annual open enrollment period will begin on May 1 at 8:00 am and continue through May 31 until 11:59 pm. This is the time each year when employees are encouraged to re-evaluate current and future benefit needs. Understanding your 2024-2025 benefit plan options is important, so please review this booklet carefully. You may also visit the open enrollment website at [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment) to take advantage of the information available to assist you in making well-informed decisions.

If you have questions or would like to better understand the benefits USU offers, you are encouraged to attend the virtual Open Enrollment Benefits Fair on Tuesday, May 14 from 9:00 am to 4:00 pm. Throughout that day, benefit providers will present a 30-60 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 [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment) for a schedule of presentations and to schedule one-on-one meetings.

Beginning July 1, 2024, USU will have a new provider, The Standard, for short-term disability, long-term disability, and life insurance. Current enrollment in these plans will transfer from The Hartford to The Standard, so no action is needed on your part unless you want to make any changes, but go to page 20 for a special open enrollment offering by The Standard.

A modest increase to medical premiums is reflected on page 12. 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.

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](https://pehp.org).
- Dental plan changes can be made by visiting [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment), selecting and printing the EMI Health Enrollment Application change form. Return the form to: USU HR Office, Attn: Benefits, 8800 Old Main Hill, Logan, UT 84322-8800.
- Life Insurance and Short-Term Disability Insurance changes can be made by using the forms provided at [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment).

As a reminder, any new elections or changes made during open enrollment will become effective July 1, 2024, and payroll deductions for the new benefit elections will be reflected on your August 1, 2024 paycheck. Please review your August 1 paystub carefully to make sure all benefit deductions are correct.

Please visit [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment) for more information or contact the HR Solutions Center at (435) 797-0122 if you have questions.

Your USU Benefits Team,  
Lisa Leishman, Associate Director  
Angie Clayson, Benefits Supervisor  
Hayden Blauer, HR Specialist  
Heather Cheatham, HR Representative  
Glee Woolley, HR Representative  
Alyssa Jensen, Employee Wellness Manager

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## ENROLLMENT TIMELINE

### MAY 1

Open enrollment period begins.

### MAY 14

Virtual Open Enrollment Benefits Fair. Visit [eastern.usu.edu/hr/open-enrollment](http://eastern.usu.edu/hr/open-enrollment) for open enrollment information.

### MAY 31

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

### JUNE 30

2023-2024 plan year ends.

### JULY 1

2024-2025 plan year begins. Deductibles and out-of-pocket maximums reset.

### AUGUST 1

Visit Banner Access at [access.usu.edu](http://access.usu.edu) to verify that benefit deductions are correct.

# What's New This Year...

## **New Provider for Short-term Disability, Long-term Disability, and Life Insurance**

USU has a new provider, The Standard, for short-term disability, long-term disability, and life insurance. Current enrollment in these plans will transfer to The Standard, so no action is needed unless you want to make changes.

The Standard is offering a special open enrollment which removes some life insurance election requirements. If you're looking to open a life insurance policy or increase your life insurance amount, now is the time to sign up.

Whether it is your first time enrolling, or you're already enrolled in supplemental life insurance, you may elect any coverage amount below the guaranteed \$500,000 issue amount without providing evidence of insurability.

You may also elect up to \$20,000 of spouse life insurance without providing evidence of insurability.

For enrollment information, please go to page 20.





# Aggies Thrive

## Mental Health Support & Resources

Mental health includes emotional, psychological, and social well-being. It affects how we think, feel and act. It also helps determine how we handle stress, relate to others, and make healthy choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

Aggies Thrive is a USU initiative designed to connect university employees and their families to available mental health resources. Visit the Aggies Thrive website at [hr.usu.edu](http://hr.usu.edu) > Benefits > Aggies Thrive for a comprehensive overview of the program. The Aggies Thrive website has links to articles, videos, events, tips, and a variety of state resources for supervisors.

**Destigmatize & Educate • Employee Assistance Program • Aggies Thrive Events  
• Supervisor Tips • USU Resources • Local Resources**



Talkspace is offered through Aetna, USU's Employee Assistance Plan (EAP) provider. You and your household members (over the age of 13) can receive private, convenient counseling, therapy, and medication services from the convenience of your personal device (iOS, Android, and Web). You can share secure text,

video or audio messages with your counselor whenever you like. Your counselor will respond within one working day.

With Talkspace, a 30-minute video chat equals one visit. Likewise, a 5-day texting session with your therapist will be considered one visit (starting with the initial text). If additional visits are needed beyond the six counseling sessions provided per issue per year under our EAP, you may continue to receive Talkspace services through Regence or PEHP, where normal deductibles and co-pays will apply.

The Talkspace network features thousands of licensed, insured, and verified therapists and specialized providers who can help you address a variety of challenges such as:

- Stress • Anxiety • Depression • Eating Disorders • Substance use • Sleep • Identity Struggles
- Chronic Issues • Trauma & Grief • Relationships • Healthy Living • And More

To get started with Talkspace:

- Go to [www.resourcesforliving.com](http://www.resourcesforliving.com) and log in  
*Username: USU*  
*Password: EAP*
- Go to the Services tab
- Click on Talkspace online therapy
- Scroll down to "Get Started with Talkspace"





## Anytime support

**Utah State University**  
**888-238-6232 (TTY: 711)**  
**resourcesforliving.com**  
**Username: USU**  
**Password: EAP**

### Utah State University

Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. Children living away from home are covered up to age 26.

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

### Emotional wellbeing 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, online with televideo or by phone. Services are free and confidential. We're always here to help with a wide range of issues including:

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

### 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
- Care for older adults
- Caregiver support
- School and financial aid research
- Special needs
- Pet care
- Community resources/basic needs
- Home repair and improvement
- Summer programs for kids
- Household services and more



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# Resources for Living

## Legal services



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

- General
- Family
- Civil/Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.

\*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.

## 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.

### Mind Companion Self-Care

You have access to evidence-based support tools to help manage depression, anxiety, stress, substance abuse and more.

## 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

You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators and a financial assessment on your member website.

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

## Additional services



**Chat therapy** — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

**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.



### The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. Discount services are provided and managed by Lifecare, an independent third party. Resources For Living does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living. Provider participation may change without notice.

# 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
- Domestic Partner\*
- 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.
- Children of your domestic partner who depend on you for support and live with you in a parent/child relationship

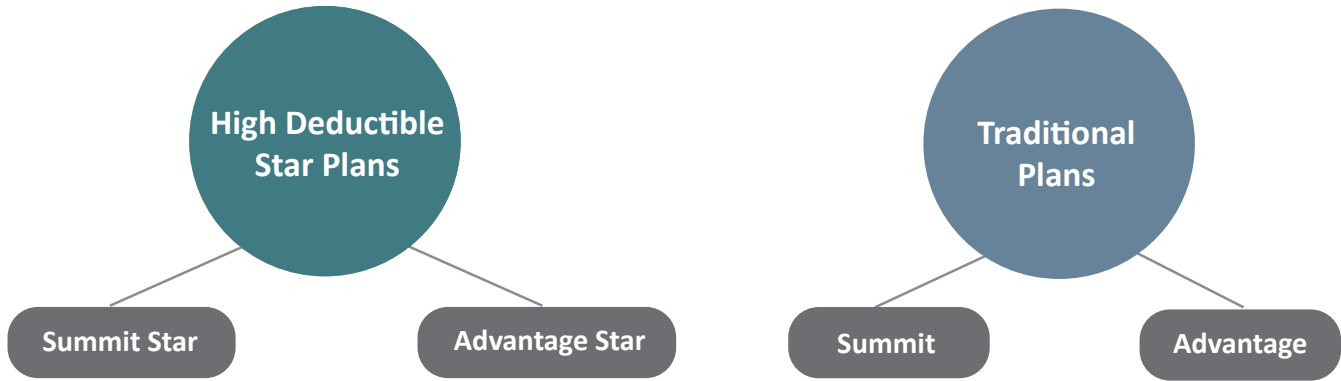


\* A domestic partner affidavit is required. Contact HR for a copy of the form. It is important to remember when you select coverage with a domestic partner, the IRS assesses a domestic partner tax on the Medical and Dental Premiums. For questions about the tax rate, please contact the HR Solutions Center at (435) 797-0122. Domestic partners are not eligible for tuition remission benefits.

# PEHP Medical Plans

## Two Medical Plans

(For full plan details, please review the PEHP 2024-2025 Benefits Guide/Checklist found on the Eastern open enrollment website: [eastern.usu.edu/hr/open-enrollment](http://eastern.usu.edu/hr/open-enrollment))



### 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 & Costs" at [pehp.org](http://pehp.org).

### Prescription Plan

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

### To Make Changes:

- Choose one of the two medical plans and two networks listed on this page.
- Go to "Enroll or Change Coverage" (under the My Benefits menu) at [pehp.org](http://pehp.org) during open enrollment and make changes before open enrollment ends on May 31 at 11:59 p.m.



# Health Plans

Medical Plan	STAR HSA Plan (HSA-qualified)	Traditional (non-HSA)
<b>Your Monthly Premium</b> <i>Amount you pay</i>	See Page 18	See Page 18
<b>Medical Deductible</b> <i>Note federal change to minimum deductible</i>	<b>\$1,600</b> single plan <b>\$3,200</b> two-party or family plan	<b>\$350</b> per individual <b>\$700</b> per family plan
<b>Out-of-Pocket Maximum</b>	<b>Medical and Pharmacy:</b> Single: <b>\$3,000</b> Double: <b>\$6,000</b> Family: <b>\$9,000</b> <b>New individual embedded Out of Pocket Maximum of \$4,000</b> for double and family plans. This means that one individual cannot meet more than \$4,000 out of pocket in a plan year.	<b>Medical and Pharmacy:</b> <b>\$3,000</b> per individual <b>\$6,000</b> per two-party plan <b>\$9,000</b> per family plan <i>Deductible does not apply to out-of-pocket maximum</i>
<b>Benefits</b>	Covered benefits are paid at <b>80%</b> using <b>in-network providers</b> after meeting deductible. Most <b>preventative care</b> is <b>100%</b> covered using in-network providers. Includes expanded list of preventive services, including an eye exam and certain medications for chronic conditions.	Covered benefits are paid at <b>80%</b> using <b>in-network providers</b> after meeting deductible. <b>Most preventative care</b> is <b>100%</b> covered using in-network providers.
<b>Eligibility</b>	No special eligibility requirements for the plan. However, you must meet <b>certain requirements</b> to open an HSA and to contribute or receive contributions to it.	No special eligibility requirements.

# Medical Networks

## Advantage

**Intermountain Healthcare (IHC)** providers and facilities.

### Participating Hospitals

<b>Beaver County</b> Beaver Valley Hospital Milford Valley Memorial Hospital	<b>Salt Lake County (cont.)</b> Primary Children's Medical Center Riverton Hospital
<b>Box Elder County</b> Bear River Valley Hospital	<b>San Juan County</b> Blue Mountain Hospital San Juan Hospital
<b>Cache County</b> Logan Regional Hospital	<b>Sanpete County</b> Gunnison Valley Hospital Sanpete Valley Hospital
<b>Carbon County</b> Castleview Hospital	<b>Sevier County</b> Sevier Valley Hospital
<b>Davis County</b> Holy Cross Hospital - Davis Intermountain Layton Hospital	<b>Summit County</b> Park City Medical Center
<b>Duchesne County</b> Uintah Basin Medical Center	<b>Tooele County</b> Mountain West Medical Center
<b>Garfield County</b> Garfield Memorial Hospital	<b>Uintah County</b> Ashley Regional Medical Center
<b>Grand County</b> Moab Regional Hospital	<b>Utah County</b> American Fork Hospital Orem Community Hospital Primary Children's Hospital - Lehi Spanish Fork Hospital Utah Valley Hospital
<b>Iron County</b> Cedar City Hospital	<b>Wasatch County</b> Heber Valley Medical Center
<b>Juab County</b> Central Valley Medical Center	<b>Washington County</b> St. George Regional Medical Center
<b>Kane County</b> Kane County Hospital	<b>Weber County</b> McKay-Dee Hospital
<b>Millard County</b> Delta Community Hospital Fillmore Community Hospital	
<b>Salt Lake County</b> Alta View Hospital Intermountain Medical Center The Orthopedic Specialty Hospital (TOSH) LDS Hospital	

### 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](http://www.pehp.org) at [www.pehp.org](http://www.pehp.org).

## Summit

**Holy Cross/Common Spirit, MountainStar, and University of Utah Health Care** providers and facilities.

### Participating Hospitals

<b>Beaver County</b> Beaver Valley Hospital Milford Valley Memorial Hospital	<b>Salt Lake County (cont.)</b> Huntsman Cancer Hospital Lone Peak Hospital Primary Children's Medical Center Riverton Children's Unit St. Marks Hospital University of Utah Hospital University Orthopaedic Center
<b>Box Elder County</b> Bear River Valley Hospital Brigham City Community Hospital	<b>San Juan County</b> Blue Mountain Hospital San Juan Hospital
<b>Cache County</b> Cache Valley Hospital	<b>Sanpete County</b> Gunnison Valley Hospital Sanpete Valley Hospital
<b>Carbon County</b> Castleview Hospital	<b>Sevier County</b> Sevier Valley Hospital
<b>Davis County</b> Holy Cross Hospital - Davis Lakeview Hospital	<b>Summit County</b> Park City Medical Center
<b>Duchesne County</b> Uintah Basin Medical Center	<b>Tooele County</b> Mountain West Medical Center
<b>Garfield County</b> Garfield Memorial Hospital	<b>Uintah County</b> Ashley Regional Medical Center
<b>Grand County</b> Moab Regional Hospital	<b>Utah County</b> Holy Cross Hospital - Mountain Point Mountain View Hospital Timpanogos Regional Hospital
<b>Iron County</b> Cedar City Hospital	<b>Wasatch County</b> Heber Valley Medical Center
<b>Juab County</b> Central Valley Medical Center	<b>Washington County</b> St. George Regional Medical Center
<b>Kane County</b> Kane County Hospital	<b>Weber County</b> Ogden Regional Medical Center
<b>Millard County</b> Delta Community Hospital Fillmore Community Hospital	
<b>Salt Lake County</b> Holy Cross Hospital - Jordan Valley Holy Cross Hospital - Jordan Valley West Holy Cross Hospital - Salt Lake	



# Medical Networks (cont.)

## 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](https://www.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 [eastern.usu.edu/hr/open-enrollment](https://eastern.usu.edu/hr/open-enrollment), print the EMI Enrollment Application/Change form then return the completed form to the **USU HR Office, Benefits, 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**.



# USU Eastern Monthly Insurance Premiums (2024-2025)

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.

<b>PEHP MEDICAL HEALTH INSURANCE</b>			
<b>STAR HSA</b>	<b>Monthly Premiums</b>	<b>TRADITIONAL</b>	<b>Monthly Premiums</b>
<b>SUMMIT / ADVANTAGE</b>		<b>SUMMIT / ADVANTAGE</b>	
<b>SINGLE COVERAGE</b>	\$12.64	<b>SINGLE COVERAGE</b>	\$104.35
<b>TWO-PARTY COVERAGE</b>	\$26.59	<b>TWO-PARTY COVERAGE</b>	\$214.67
<b>FAMILY COVERAGE</b>	\$36.38	<b>FAMILY COVERAGE</b>	\$286.52

<b>EMI HEALTH DENTAL DENTAL INSURANCE</b>	
<b>DENTAL</b>	<b>Monthly Premiums</b>
<b>SINGLE COVERAGE</b>	\$6.92
<b>TWO-PARTY COVERAGE</b>	\$13.12
<b>FAMILY COVERAGE</b>	\$22.60

<b>PEHP VISION VISION INSURANCE</b>	
	<b>Monthly Premiums</b>
<b>EyeMed Exam and Eyewear</b>	
<b>SINGLE COVERAGE</b>	\$7.51
<b>TWO-PARTY COVERAGE</b>	\$12.07
<b>FAMILY COVERAGE</b>	\$16.60
<b>EyeMed Eyewear Only</b>	
<b>SINGLE COVERAGE</b>	\$6.53
<b>TWO-PARTY COVERAGE</b>	\$10.18
<b>FAMILY COVERAGE</b>	\$13.83
<b>OptiCare Exam and Eyewear</b>	
<b>SINGLE COVERAGE</b>	\$8.31
<b>TWO-PARTY COVERAGE</b>	\$12.42
<b>FAMILY COVERAGE</b>	\$17.70
<b>OptiCare Eyewear Only</b>	
<b>SINGLE COVERAGE</b>	\$6.45
<b>TWO-PARTY COVERAGE</b>	\$9.49
<b>FAMILY COVERAGE</b>	\$12.82

# 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.

## 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.

## 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.



## EyeMed Plan

The EyeMed Plan has 2 plan options. More details are on pages 14 and 15. One plan covers hardware only while the other covers hardware and an eye exam. Discounts may be included for frames. If you choose this 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.

## Opticare Plan

Opticare has 2 plan options. More details are on pages 16 and 17. One plan covers hardware only and the other covers hardware and an eye exam. Discounts may be included for frames. If you choose this 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.

## PEHPplus Plan

PEHP's discount program provides special offers on eyewear.

[www.pehp.org/pehpplus](http://www.pehp.org/pehpplus)



## EyeMed Full



**40% OFF**

additional complete pair of prescription eyeglasses

**20% OFF**

non-covered items, including non-prescription sunglasses

### 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](https://eyemed.com/member) to see all plans included with your benefits.

### SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES</b>		
Exam	\$10 copay	Up to \$30
Retinal Imaging	Up to \$39	Not covered
<b>CONTACT LENS FIT AND FOLLOW-UP</b>		
Fit and Follow-up – Standard	Up to \$40; contact lens fit and two follow-up visits	Not covered
Fit and Follow-up – Premium	10% off retail price	Not covered
<b>FRAME</b>		
Frame	\$0 copay; 20% off balance over \$100 allowance	Up to \$50
<b>STANDARD PLASTIC LENSES</b>		
Single Vision	\$10 copay	Up to \$25
Bifocal	\$10 copay	Up to \$40
Trifocal	\$10 copay	Up to \$55
Lenticular	\$10 copay	Up to \$55
Progressive – Standard	\$75 copay	Up to \$40
Progressive – Premium Tier 1 - 3	\$95 - 120 copay	Up to \$40
Progressive – Premium Tier 4	\$75 copay; 20% off retail price less \$120 allowance	Up to \$40
<b>LENS OPTIONS</b>		
Anti Reflective Coating – Standard	\$45	Not covered
Anti Reflective Coating – Premium Tier 1 - 2	\$57 - 68	Not covered
Anti Reflective Coating – Premium Tier 3	20% off retail price	Not covered
Photochromic – Non-Glass	\$75	Not covered
Polycarbonate – Standard	\$40	Not covered
Polycarbonate – Standard < 19 years of age	\$40	Not covered
Scratch Coating – Standard Plastic	\$15	Not covered
Tint – Solid or Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
<b>CONTACT LENSES</b>		
Contacts – Conventional	\$0 copay; 15% off balance over \$120 allowance	Up to \$96
Contacts – Disposable	\$0 copay; 100% of balance over \$120 allowance	Up to \$96
Contacts – Medically Necessary	\$0 copay; paid in full	Up to \$200
<b>OTHER</b>		
Hearing Care from Amplifon Network	Discounts on hearing exam and	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
<b>FREQUENCY</b>	<b>ALLOWED FREQUENCY - ADULTS</b>	<b>ALLOWED FREQUENCY - KIDS</b>
Exam	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Contact Lenses	Once every 12 months	Once every 12 months
(Plan allows member to receive either contacts and frame, or frames and lens services)		



## EyeMed Eyewear Only



**40% OFF**

additional complete pair of prescription eyeglasses

**20% OFF**

non-covered items, including non-prescription sunglasses

### 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](https://eyemed.com/member) to see all plans included with your benefits.

### SUMMARY OF BENEFITS

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



**OPTICARE PLAN – PEHP – Eye Exam & Hardware Benefits**  
 0-10-150/140C

Products/Services	Select Network	Broad Network	Out-Of-Network
<b>Eye Exam</b>			
Eyeglass exam	100% Covered	\$10 Co-pay	\$40 Allowance
Retinal Imaging	\$20 Co-pay	\$39 Co-pay	Included above
Standard Contact Fit & Follow Up Fee	100% Covered	\$40 Co-pay	Included above
Specialty Contact Fit & Follow up Fee (Toric or Multifocal)	\$40 Co-pay	\$80 Co-pay	Included above
<b>Standard Plastic Lenses</b>			
Single Vision	100% Covered	\$10 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Bifocal (FT 28)	100% Covered	\$10 Co-pay	
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	
<b>Lens Options</b>			
Progressive (Standard plastic no-line)	\$30 Co-pay	\$50 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Premium Progressive Options	\$80 Co-pay	\$100 Co-pay	
Polycarbonate Kids (Under age 19)	\$20 Co-pay	\$40 Co-pay	
Polycarbonate Adults	\$40 Co-pay	\$40 Co-pay	
Transitions / Photochromic	\$50 Co-pay	\$75 Co-pay	
<b>Coatings</b>			
Scratch Resistant Coating	\$10 Co-pay	\$15 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Ultraviolet protection	\$10 Co-pay	\$15 Co-pay	
Tint	100% Covered	\$10 Co-pay	
Premium Anti-Reflective	\$50 Co-pay	25% Discount	
Specialty Anti-Reflective	25% Discount	up to 25% Discount	
Polarized	25% Discount	up to 25% Discount	
Other Options: Edge polish, tints, mirrors, etc.	Up to 25% Discount	Up to 25% Discount	
<b>Frames</b>			
Allowance Based on Retail Pricing	\$150 Allowance	\$130 Allowance	\$70 Allowance
<b>Additional Eyewear</b>			
Additional Prescription Glasses	Up to 50% Off Retail	Up to 25% Off Retail	Not Covered
Non-Rx (Plano Sunglasses)	25% Discount	20% Discount	Not Covered
<b>Contacts</b>			
Contact benefits is in lieu of Eyeglasses	\$140 Allowance	\$130 Allowance	\$100 Allowance
Additional contact purchases:	Up to 20% off Retail	Up to 10% off Retail	Not Covered
Medically Necessary Contacts	100% Covered	\$250 Allowance	\$200 Allowance
<b>Frequency</b>			
Exams, Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
<b>Refractive Surgery</b>			
LASIK	20% Off Retail	Not Covered	Not Covered
<b>Dry Eye Treatments</b>			
Punctal Occlusion	\$250 / Puncta Silicone	Not Covered	Not Covered
Punctal Occlusion Nutraceuticals	\$75 / Puncta Collagen	Not Covered	Not Covered
Macu Health & Blink Dry Eye Formulas	10% Discount	Not Covered	Not Covered





**OPTICARE PLAN – PEHP – Hardware Only (no eye exam benefit)**  
10-150/140C

Products/Services	Select Network	Broad Network	Out-Of-Network
<b>Standard Plastic Lenses</b>			
Single Vision	100% Covered	\$10 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Bifocal (FT 28)	100% Covered	\$10 Co-pay	
Trifocal (FT 7x28)	100% Covered	\$10 Co-pay	
<b>Lens Options</b>			
Progressive (Standard plastic no-line)	\$30 Co-pay	\$50 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Premium Progressive Options	\$80 Co-pay	\$100 Co-pay	
Polycarbonate Kids (Under age 19)	\$20 Co-pay	\$40 Co-pay	
Polycarbonate Adults	\$40 Co-pay	\$40 Co-pay	
Transitions / Photochromic	\$50 Co-pay	\$75 Co-pay	
<b>Coatings</b>			
Scratch Resistant Coating	\$10 Co-pay	\$15 Co-pay	\$65 Combined allowance for all lenses, options, and coatings
Ultraviolet protection	\$10 Co-pay	\$15 Co-pay	
Tint	100% Covered	\$10 Co-pay	
Premium Anti-Reflective	\$50 Co-pay	25% Discount	
Specialty Anti-Reflective	25% Discount	up to 25% Discount	
Polarized	25% Discount	up to 25% Discount	
Other Options: Edge polish, tints, mirrors, etc.	Up to 25% Discount	Up to 25% Discount	
<b>Frames</b>			
Allowance Based on Retail Pricing	\$150 Allowance	\$130 Allowance	\$70 Allowance
<b>Additional Eyewear</b>			
Additional Prescription Glasses	Up to 50% Off Retail	Up to 25% Off Retail	Not Covered
Non-Rx (Plano Sunglasses)	25% Discount	20% Discount	Not Covered
<b>Contacts</b>			
Contact benefits is in lieu of Eyeglasses	\$140 Allowance	\$130 Allowance	\$100 Allowance
Additional contact purchases:	Up to 20% off Retail	Up to 10% off Retail	Not Covered
Medically Necessary Contacts	100% Covered	\$250 Allowance	\$200 Allowance
<b>Frequency</b>			
Lenses, Frames, Contacts	Every 12 months	Every 12 months	Every 12 months
<b>Refractive Surgery</b>			
LASIK	20% Off Retail	Not Covered	Not Covered
<b>Dry Eye Treatments</b>			
Punctal Occlusion	\$250 / Puncta Silicone	Not Covered	Not Covered
Punctal Occlusion Nutraceuticals	\$75 / Puncta Collagen	Not Covered	Not Covered
Macu Health & Blink Dry Eye Formulas	10% Discount	Not Covered	Not Covered

# Understanding Your HSA

**Health Savings Account »** Available when you enroll in the Star HSA Plan. 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 2024

\$4,150/individual  
\$8,300/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. 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 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*.

# PEHP FLEX\$

**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\$ health care and dependent day care. Enroll in one or both.

## Plan Year Contribution Limits

The current maximum amount you may set aside for health care expenses is \$3,200. The dependent care maximum amount is \$5,000 for individuals or married couples filing jointly or \$2500 for a married person filing separately.

## 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, 2024, and September 15, 2025. You must submit claims by September 30, 2025. 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](http://www.pehp.org) during open enrollment. For more information about FLEX\$, such as eligible expenses and detailed terms and conditions, read the FLEX\$ Brochure. 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 Accidental Death & Dismemberment (AD&D) insurance policy through The Standard equal to 1x your salary.

During open enrollment, you may purchase AD&D insurance from Zurich®.

If you purchase supplemental AD&D insurance from Zurich®, you will also have access to travel assistance insurance that offers medical, legal, and personal assistance when you are 100 or more miles from home. To sign up, go to

[eastern.usu.edu/hr](http://eastern.usu.edu/hr) > Life & Disability > Accidental Death & Dismemberment and select the Voluntary Accident Insurance Plan 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, 2024.



ZURICH

# Life, Disability and AD&D Insurance

Beginning July 1, 2024, USU will have a new provider, The Standard, for short-term disability, long-term disability, and life insurance. For more than 100 years, The Standard has been dedicated to its core purpose: to help people achieve financial well-being and peace of mind. The Standard is a nationally recognized provider of group employee benefits. To get to know them better, go to:

[www.standard.com/get-to-know-standard](http://www.standard.com/get-to-know-standard).

Current enrollment in short-term disability, long-term disability, and life insurance will transfer from The Hartford to The Standard, so no action is needed on your part if you do not want to make any changes.

## Special Life Insurance Enrollment Offered by The Standard

Whether it is your first time enrolling, or you're already enrolled in supplemental life insurance, you may elect any coverage amount below the guaranteed \$500,000 issue amount without providing evidence of insurability. You may also elect up to \$20,000 of spouse life insurance without providing evidence of insurability.

### Life Insurance

Life insurance helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans. Additional Life insurance can protect the people you care about if you're no longer here to provide for them. They can use the payout to help pay expenses like funeral and medical costs, or housing, college tui-

tion and child care. USU offers several life insurance options for you and your family:

- **Employee Basic Term Life Insurance** – The university pays the premium for Basic Life Insurance of one times your annual salary (up to \$250,000) rounded to the next higher \$1,000, if not already a multiple of \$1,000.
- **Dependent Basic Life Insurance** – You may enroll in Dependent Basic Life Insurance for \$1 per month, which provides \$10,000 of coverage for your spouse and \$5,000 for qualified children.
- **Employee Supplemental Life Insurance** – You may enroll in supplemental life insurance for yourself in increments of \$10,000 to a maximum of \$1.5 million. During this open enrollment period, if you enroll in any amount over \$500,000, evidence of insurability will be required.
- **Spouse Supplemental Life Insurance** – You may enroll your spouse in supplemental life insurance in increments of \$10,000 to a maximum of \$250,000. During this open enrollment period, if you enroll in any amount over \$20,000, evidence of insurability will be required.



**Cost for Employee and Spouse Supplemental Life Insurance:**

Age at the beginning of the plan year	Cost per \$1,000 per month
<25	\$ 0.045
25-29	\$ 0.050
30-34	\$ 0.050
35-39	\$ 0.062
40-44	\$ 0.088
45-49	\$ 0.134
50-54	\$ 0.207
55-59	\$ 0.329
60-64	\$ 0.473
65-69	\$ 0.746
70-74	\$ 1.149
75+	\$ 1.854

- **Child Supplemental Life Insurance** – You may enroll your children in supplemental life insurance in increments of \$5,000 to a maximum of \$20,000. Costs per month are:

\$5,000	\$.80
\$10,000	\$1.60
\$15,000	\$2.40
\$20,000	\$3.20

**Short-Term Disability**

Short-Term Disability insurance can replace part of your income if a disability keeps you from working for a short time (120 days or less). It pays you 66.67% of your salary directly to help cover expenses during recovery, like housing, food and child care. The employee premium for short-term

disability coverage is \$4.50 per month (a reduction from the 2023-2024 plan year).

If you are not currently enrolled in short-term disability and choose to enroll during this open enrollment, you may be subject to an Extended Benefit Waiting period of 60 days during the first 12 months of coverage for disability caused by: physical disease, pregnancy, or mental disorder.

**Long-Term Disability**

Long-Term Disability insurance can help pay the bills if you become disabled and can't work for an extended period. That could be a few months or several years. This coverage helps replace part of your paycheck by paying 66.67% of your pre-disability salary, which can help you protect your lifestyle and savings. USU pays the full premium for long-term disability insurance.





**ENROLL ANYTIME**



## Employee Wellness at USU - *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 and sustain healthy lifestyle behaviors that support a work/life

balance, increase work satisfaction, and reduce health care costs. We are striving to create a culture of wellness at USU. Many services are offered at no charge. For more details, please visit our website [wellness.usu.edu](http://wellness.usu.edu), call (435) 797-8391, or email [BeWell@usu.edu](mailto:BeWell@usu.edu).

## Programs Currently Offered at USU

### WELLNESS PROGRAMS

- Health risk assessments
- Health screenings, expos & flu shots
- Wellness challenges
- Wellness Champions
- Be Well newsletter
- Lunch & Learns

### FITNESS PROGRAMS

- Fitness assessments
- Fitness classes
- Personal training
- Tuition free course auditing
- Employee Wellness Center
- Fitness challenges
- Wellness Center at BDAC

### NUTRITION PROGRAMS

- Nutrition consultations
- Nutritional information/tips
- Be Well library
- Healthy tips & tidbits

## USU's Be Well Rewards Program

USU's Be Well Rewards is an exciting incentive program that rewards employees 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 fall and spring semesters. For more information and to register, please visit the USU Be Well Rewards website at [wellness.usu.edu/rewards](http://wellness.usu.edu/rewards).

# MetLife Legal Plans

With MetLife Legal Plans 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 MetLife Legal Plans during the open enrollment period, **May 1 – May 31, 2024**.

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 go to [eastern.usu.edu/hr](http://eastern.usu.edu/hr) > Voluntary Benefits > Legal Plans > MetLife Legal Plan Enrollment Form. You will remain in this benefit until you waive the benefit during an open enrollment period.

## USU's plan covers the following categories:

- Family Law
- Real Estate
- Debt Matters
- Wills and Estates
- Traffic and Criminal
- Injury and Insurance

For specific services within these categories, please call 1-800-821-6400 or visit [eastern.usu.edu/hr](http://eastern.usu.edu/hr) > Voluntary Benefits > Legal Plans.

The plan includes the Parents Plus Program, which allows for up to eight parents, who are related to the employee, to have access to over 20 of the services included under the existing MetLife Legal Plan including:

- Identity Management Services
- Assistance with deeds and mortgages
- Estate Planning: codicils, complex wills, healthcare proxies, living wills, powers of attorney, simple wills
- Affidavits, demand letters, review of any personal legal documents
- Elder-Care Issues: Medicaid, Medicare, nursing home agreements.

**NOTE:** By participating in the MetLife Legal Plans, you are eligible for an additional discount on Farmers auto insurance of up to 5%. If you are currently enrolled, you will need to call Farmers to have this additional discount applied.

## To access MetLife Legal services:

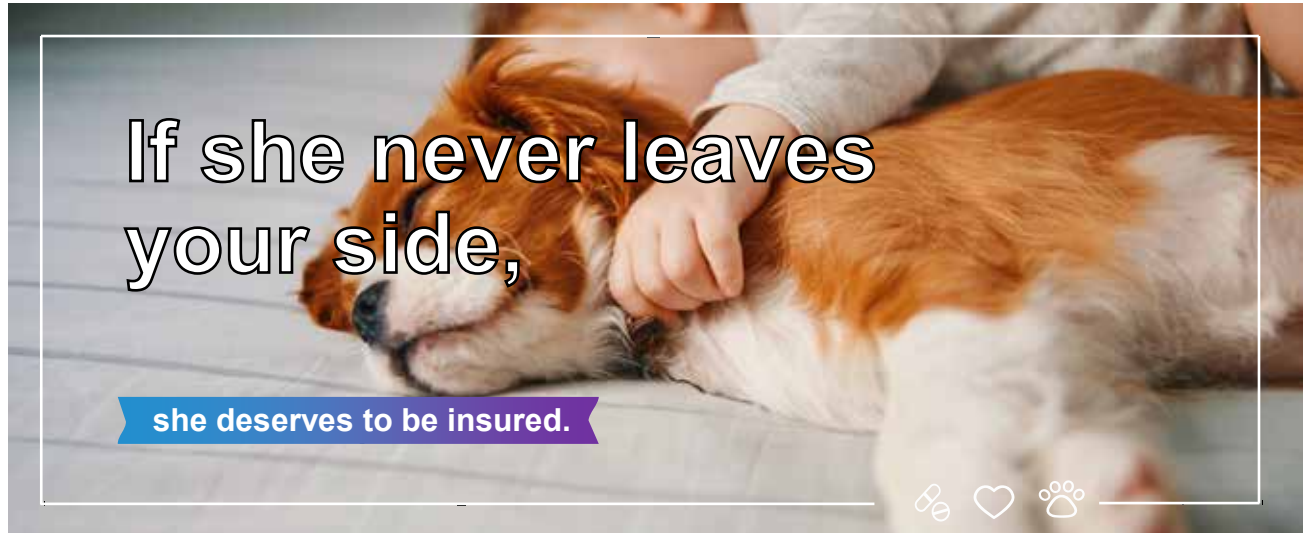
Phone: (800) 821-6400

Access Code: 49400010

If you are enrolled in MetLife Legal Plans, the Membership ID is the last 4 digits of your social security number.



# MetLife Voluntary Pet Insurance



Pet insurance can help reimburse you for covered vet visits, accidents, illness and more. Plus, it can help keep your pet safe and healthy with preventive care like X rays and ultrasounds.

## Why pet insurance is needed:

- On average, pet parents spend more than \$4,500 annually on pet care
- A small monthly payment can help plan for these expenses
- Pet insurance may not cover pre-existing conditions, so now is the time to insure your furry family members

## Flexible coverage:

Choose the plan that works for you and your pet. Options include:

- Levels of coverage from \$500 to unlimited
- \$0 - \$2,500 deductible options
- Reimbursement percentages from 50% to 100%

## What is covered:

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X rays and diagnostic tests

## Additional Value:

- Take your pet to any licensed veterinarian, specialist or emergency clinic in the U.S.
- If you're claim free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.



# Farmers Auto and Home Insurance

With one call, you can receive quotes from two leading insurance companies, Farmers 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.

Bonus! You also qualify for a 5% discount on your Farmers auto insurance plan if you enroll in the MetLife Legal Plan. This discount will be applied through Farmers Insurance when you are given a home/auto quote. Be sure to ask the customer service representative when you call for a quote.

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 (800) 438-6381.



## Retirement Plans

### Employer-Funded Retirement Plans

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. Your plan eligibility depends on prior enrollment.

For new employees or rehired employees who were not previously enrolled in URS while 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. 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. Log in to the appropriate vendor's website today to review beneficiaries and make changes.





# Retirement Plans (continued)

## Employee-Funded Retirement Plans

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

### 403(b)

- Contributions are made pre-tax and reduce an employee's taxable income.
- Current maximum annual contribution limit is \$23,000, or \$30,500 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 and reduce an employee's taxable income.
- Current maximum annual contribution limit is \$23,000, or \$30,500 if age 50 or older.
- Withdrawals can be made upon termination.

### 401(k)

- Contributions are made pre-tax and reduce an employee's taxable income.
- Current maximum annual contribution limit is \$23,000, or \$30,500 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 \$23,000, or \$30,500 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the fifth year of your first 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 \$23,000, or \$30,500 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the fifth year of your first 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](http://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 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 education expenses.
- Utah 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.
- my529 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, up to certain limits.
- Saving is less costly than borrowing.
- Funds can be rolled over to a Roth IRA, subject to certain restrictions

## To learn more about my529, go to [my529.org](http://my529.org) today

Once an account has been opened, you'll be able to identify USU as your employer and specify your contributions each pay period.

Phone: (800) 418-2551 • Fax: (800) 214-2956 • Email: [info@my529.org](mailto:info@my529.org)

Mailing Address: PO Box 145100, Salt Lake City, UT 84114-5100

# Retirement Health Care Savings Plan (RHSP)

The retirement health care savings plan allows you to contribute to a trust that can help you pay for qualified health care expenses in retirement or when you leave USU. Contributions are made through post-tax payroll deductions. The money you contribute belongs to you, and grows tax free.

The plan is administered by TIAA. You can put your money into lifecycle or money market funds. It is only available to you when you leave the University, by retiring or due to the end

of employment. The funds must be used for health care expenses for yourself, your spouse, or qualified dependents. The purpose is to save for medical expenses in retirement, however you may use this money to pay for COBRA premiums if you leave the University.

To set up your retirement health care savings plan, please complete and return the form found at: [eastern.usu.edu/hr](http://eastern.usu.edu/hr) > Voluntary Benefits > Retirement Healthcare Savings Plan.



# Where can I get more information?

Plan	Provider	Phone Number	Website
Medical	PEHP	(801) 366-7555	pehp.org
Dental	EMI Health	(800) 662-5851	emihealth.com
Vision	EyeMed	(866) 804-0982	eyemed.com
Vision	Opticare	(800) 363-0950	opticarevisionservices.com
FSA	PEHP	(801) 366-7555	pehp.org
HSA	HealthEquity	(866) 346-5800	healthequity.com
Retirement	TIAA	(800) 842-2252	tiaa.org/public
Retirement	Fidelity	(800) 343-0860	fidelity.com
Retirement	URS	(800) 365-8772	urs.org
Life, Disability and AD&D Insurance	The Standard	(800) 368-1135	standard.com
AD&D Insurance	Zurich	(800) 263-0261	zurichna.com
Auto & Home Insurance	Farmers	(800) 438-6381	myautohome.farmers.com
Legal Plan	MetLife Legal	(800) 821-6400	info.legalplans.com/home
Pet Insurance	MetLife Pet Ins.	(800) 438-6388	metlife.com/getpetquote
EAP – Employee Assistance Program	Aetna	(888) 238-6232	resourcesforliving.com
EAP – Employee Assistance Program	Blomquist Hale	(800) 926-9619	blomquisthale.com
Employee Wellness	USU Be Well	(435) 797-8391	wellness.usu.edu

## Disclaimer Statement:

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The following individuals have been designated to handle inquiries regarding the application of Title IX and its implementing regulations and/or USU’s non-discrimination policies:

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