HEALTH
UNIVERSITY OF UTAH

BENEFITS OVERVIEW FOR FULL-TIME (0.75 FTE+) EMPLOYEES & PART-TIME (0.5-0.74 FTE)

JULY 1, 2026– JUNE 30, 2027

HEALTH & INSURANCE BENEFITS	

MEDICAL AND PRESCRIPTION (Rx)	**COMBINED ANNUAL DEDUCTIBLE (IN-NETWORK):**
	• Individual: $1,250 Per Family: $2,500
	• Prescription: None
	
	COMBINED ANNUAL OUT-OF-POCKET MAXIMUM (IN-NETWORK):
	• Individual: $4,000
	• Family: $8,000
	
	MEDICAL PLAN NETWORK OPTIONS:
	• University of Utah Health Plans (UUHP)
	    o Healthy Premier Network +
	    o Aetna national network outside Utah
	• Regence
	    o Preferred ValueCare Network
	    o BlueCross BlueShield (BCBS) national network outside Utah

DENTAL	**ANNUAL DEDUCTIBLE:** None **COVERAGE** (based on reasonable & customary charges): • 100% preventative coverage • 80% co-insurance for basic coverage • 50% co-insurance for Prosthodontics • 50% co-insurance for Orthodontics with $2,500 lifetime cap per individual • $2,000 annual dental cap per individual per plan year **DENTAL PLAN WITH NETWORK:** • Regence BlueCross BlueShield Expressions Dental ValueCare
VISION HARDWARE REIMBURSEMENT	**ANNUAL DEDUCTIBLE:** None **COVERAGE AT MORAN CENTERS:** • Plans pay up to $175 for frames • Plans pay up to $220 for lenses and contacts **PLAN OPTIONS:** • Moran Premier - Moran Centers only • Moran Plus - Moran Centers + other provider options **ADMINISTERED BY:** Samera Health
FLEXIBLE SPENDING ACCOUNTS	**HEALTH CARE FSA:** • Pre-tax savings for out-of-pocket medical, dental and/or vision costs • $500 minimum - $3,400 maximum plan year election • Offers $680 rollover provision **DEPENDENT CARE FSA:** • Pre-tax savings for eligible daycare, preschool and after school care • $500 minimum - $7,500 maximum ($2,000 maximum for highly compensated employees)

FSAs	• Rollover not applicable **ADMINISTERED BY:** ASI Flex

LIFE INSURANCE	**EMPLOYER-PAID BASIC LIFE INSURANCE:**
	• $50,000 employer-paid coverage for full-time employees
	• $25,000 employer-paid coverage for part-time employees
	
	EMPLOYEE SUPPLEMENTAL LIFE INSURANCE:
	• You may elect additional coverage for yourself* up to $500,000 (and in some cases up to $1,000,000 as below)
	• Amounts over $500,000 are subject to the lesser of:
	  o five times your annual salary:
	  o or $1,000,000
	
	SPOUSE/DOMESTIC PARTNER SUPPLEMENTAL LIFE INSURANCE:
	• Provided you elect supplemental life for yourself, you may elect* up to $250,000 coverage for your spouse/domestic partner
	
	CHILD(REN) SUPPLEMENTAL LIFE INSURANCE:
	• Coverage available for unmarried, dependent children under age 26
	• Option of $5,000 or $10,000
	
	ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE:
	• Optional coverage available for your family and/or you
	• From $10,000- $500,000
	
	ADMINISTERED BY: UNUM
	
	*Evidence of Insurability may be required for approval

DISABILITY INSURANCE	**SHORT-TERM DISABILITY (STD):** • Employer-Paid Short-Term Disability at 50% income replacement • Eligible employees are auto-enrolled in a 10% STD employee-paid buy-up option • 21-day waiting period **LONG-TERM DISABILITY (LTD):** • Employer-paid Long-Term Disability at 60% income replacement • 90-day waiting period **ADMINISTERED BY:** UNUM
EMPLOYEE/FAMILY RESOURCES AND EDUCATION BENEFITS	
FAMILY BENEFITS	**EMPLOYEE ASSISTANCE PLAN (EAP)** available 24/7 to all employees **BACKUP CARE:** • Offers back-up child, adult/elder, pet and family care

EDUCATION BENEFITS	**TUITION REDUCTION - FOR FULL TIME EMPLOYEES (0.75FTE+) ONLY:**
	• Tuition at the University of Utah is reduced by 50% for eligible employees and dependents
	  o Employee eligibility: 6-month waiting period
	  o Spouse/Domestic Partners eligibility: 1 year waiting period
	  o Qualified children eligibility: 3 year waiting period
	
	STUDENT DEBT REPAYMENT - FOR FULL TIME EMPLOYEES (0.75FTE+) ONLY:
	• Offers up to $100 per month, up to a lifetime maximum of $10,000, directly toward your eligible student loan
	• Employees are eligible after 6-month waiting period

RETIREMENT SAVINGS

RETIREMENT SAVINGS

EMPLOYER-FUNDED 401(A) PLAN:

- Eligible employees are automatically enrolled in an Employer-paid retirement plan UUHC contributes an amount equal to **6%** of your gross salary up to IRS caps each pay period
- Employees are 20% vested after 1 year, and an additional 20% after each subsequent year, up to 5 years totaling 100% vested

EMPLOYEE CONTRIBUTION AND MATCH CONTRIBUTION TO 403(B) PLAN:

- Employer-match dollar for dollar match **up to 4%** of gross salary up to IRS caps for those eligible employees enrolled in the 403(b) Plan
- Eligible new hires are automatically enrolled to contribute 4% of your gross salary each pay period
- The same vesting schedule as the 401(a) applies to the matched contributions

OPTIONAL 457(B) SUPPLEMENTAL RETIREMENT PLAN (NO MATCH):

- You may defer money to the 457(b) plan on a pre-tax and/or after-tax (Roth) basis
- You may contribute to this plan in addition to the 403(b) plan

INVESTMENT COMPANIES: Fidelity and TIAA

ADMINISTERED BY: Fidelity through NetBenefits

ACTION REQUIRED FOR UTAH RETIREMENT SYSTEM (URS):

- If you have prior URS service, you have a one-time option to opt out of our retirement savings plans and elect to participate in URS.
- If so, please contact the Hospitals and Clinics Human Resources Office immediately at 801-581-6500

TIME AWAY FROM WORK

TIME AWAY FROM WORK

PAID TIME OFF:

- PTO accrues once per month on the 16th
- You cannot use PTO until you have accrued the days
- Accruals start at 13.333 hours per month for 1.0 Full Time Equivalency (FTE)
- Accruals are based off years of service and pro-rated based on your FTE

Note: The part-time PTO accrual for those in a regular position with an FTE from . 0.5-0.74 FTE starts at 6.666 hours x FTE.

HOLIDAY:
11 paid holidays per year pro-rated based on your FTE

PAID PARENTAL LEAVE:

- Up to 6 weeks of Paid Parental Leave (prorated based on your FTE)
- Eligibility after a 12-month waiting period
- Requires FTE 0.50 FTE or higher benefits-eligible position

BEREAVEMENT (FUNERAL LEAVE) FOR .75FTE ONLY:
Up to 24 hours available (pro-rated based on your FTE)

<table>
<tr><th colspan="2">MORE BENEFITS</th></tr>
<tr><td>VOLUNTARY EMPLOYEE-PAID BENEFITS
</td><td>We offer several voluntary employee-paid benefit programs.

Benefits you can elect your first 30 days and during Open Enrollment:
LEGAL PLAN: access to discounted specialized legal advice for various matters, including will preparation and more.
ACCIDENT INSURANCE: Provides a lump sum benefit to help you cover out-of-pocket expenses and extra bills after an accidental injury.
CRITICAL ILLNESS INSURANCE: Provides a lump sum payout to help offset financial burdens when you or enrolled family members are diagnosed with a covered illness.
HOSPITAL INSURANCE: Offers financial protection by paying benefits for hospitalization to help pay for out-of-pocket expenses and extra bills.
Benefits you can elect as a new hire and throughout the year:
AUTO AND HOME: Auto and home insurance through various providers.
IDENTITY THEFT: Opportunity to sign up for ID Theft services.
PET INSURANCE: Pet insurance to support your pet's health and well-being.</td></tr>
</table>

Full program details and rates available on Pulse.
https://uofutah.sharepoint.com/sites/HHR/SitePages/My-Benefits.aspx

This Benefits Overview is a general summary of available benefits and may not include all program details. The Benefits Overview is for informational purposes only and does not create any contractual rights or obligations. The Summary Plan Descriptions (SPDs) and/or official plan documents contain full program details and govern all benefits, and in the event of a conflict or inconsistency, will prevail over the Benefits Overview and any other informational documents. The University of Utah reserves the right to terminate or change any benefit plan and program at any time.

Last updated May 13, 2026