



Full-Time Benefit Overview
Effective July 1, 2024 - June 30, 2025

Benefit	Information
Medical and Pharmacy	<p>Annual Deductible</p> <ul style="list-style-type: none"> Individual: \$750 Per Family: \$1,500 <p>Annual out-of-pocket Maximum</p> <ul style="list-style-type: none"> Individual: \$2,800 Family: \$5,600 <p>Prescription Drug Annual out-of-pocket Maximum</p> <ul style="list-style-type: none"> Individual: \$1,750 Family: \$3,500 <p>Medical Plan Options and Networks</p> <ul style="list-style-type: none"> University of Utah Health Plans Healthy Premier Regence Preferred ValueCare
Dental	<p>Annual Deductible</p> <ul style="list-style-type: none"> \$0.00 <p>Annual out-of-pocket Maximum</p> <ul style="list-style-type: none"> Basic Coverage and Prosthodontics: \$2,000 per individual Orthodontics: \$2,500 lifetime per individual 100% preventative coverage 80% co-insurance for basic coverage 50% co-insurance for Prosthodontics and Orthodontics <p>In-Network Option Regence Preferred ValueCare</p>
Mental Health and Substance Use Disorder	<p>Annual Deductible</p> <ul style="list-style-type: none"> Individual: \$500 EE+Spouse/ EE+Child: \$1,000 Per Family: \$1,000 <p>Annual out-of-pocket Maximum</p> <ul style="list-style-type: none"> Individual: \$2,800 Family: \$5,600 <p>Employee Assistance Program available 24/7 to all employees</p>
Vision Hardware Plans	<p>Vision Hardware Reimbursement Plans</p> <ul style="list-style-type: none"> Plans pay up to \$175 for frames and contacts. Plans pay up to \$220 for lenses. <p>Plan Options</p> <ul style="list-style-type: none"> Moran Premier Moran Plus <p>Administered by Samera Health</p>
Flexible Spending Accounts	<p>Health Care FSA</p> <ul style="list-style-type: none"> \$3,200 maximum with \$640 rollover provision <p>Dependent Care FSA</p> <ul style="list-style-type: none"> \$5,000 maximum <p>Administered by ASI Flex</p>
Life Insurance	<p>Employer-Paid</p> <ul style="list-style-type: none"> All full-time employees receive \$50,000 in Employer-Paid coverage at no cost <p>Employee Supplemental Life</p> <ul style="list-style-type: none"> Coverage on you in an amount from \$20,000-\$500,000 (or five times your annual salary up to \$1,000,000) <p>Spouse/Domestic Partner Supplemental Life</p> <ul style="list-style-type: none"> Coverage on your spouse/domestic partner in an amount from \$20,000- \$250,000 <p>Child(ren) Supplemental Life</p>

	<ul style="list-style-type: none"> Coverage on unmarried, dependent children under the age of 26 in the amount of \$5,000 or \$10,000 each. <p>Accidental Death & Dismemberment</p> <ul style="list-style-type: none"> Coverage on you or family and you in an amount from \$10,000- \$500,000 <p>Administered by UNUM</p>
Retirement	<p>Defined Contribution 401(a) Employer-paid</p> <ul style="list-style-type: none"> Eligible employees are automatically enrolled in a University-funded retirement plan The University contributes an amount equal to 6% of your gross salary each pay period Employees will be 20% vested after 1 year, and an additional 20% after each subsequent year, up to 5 years totaling 100% vested <p><i>If you have previous service with URS, please contact Benefits immediately at 801-581-6500</i></p> <p>Match Contribution on 403(b)</p> <ul style="list-style-type: none"> The University offers an employer-match up to 4% of gross salary for those eligible employees enrolled in a 403(b) Retirement Plan The same vesting schedule applies to the matched contributions <p>Optional 403(b) & 457(b) Supplemental Retirement Plans</p> <ul style="list-style-type: none"> You may defer money to either or both plans on a pre-tax and/or after-tax basis Minimum contribution 1% per pay period Maximum contribution \$23,500 annually <p>Administered by Fidelity and TIAA</p>
Accruals	<p>PTO</p> <ul style="list-style-type: none"> PTO accrues once per month on the 16th Accruals are based off of years of service starting at 13.333 per month (1.0 FTE) up to a maximum bank of 520 hours for staff, 600 for managers Monthly accrual is pro-rated based on your Full Time Equivalency (FTE) Two cash-out options available to those that are eligible <p>Holiday</p> <ul style="list-style-type: none"> 11 paid holidays per year pro-rated based on your FTE
Disability	<p>Short Term Disability</p> <ul style="list-style-type: none"> Employer-Paid Short Term Disability at 50% income replacement 21-day waiting period All employees are auto-enrolled in a 10% STD buy up option <p>Long Term Disability</p> <ul style="list-style-type: none"> Employer-paid Long Term Disability at 60% income replacement 90-day waiting period <p>Administered by UNUM</p>
Tuition Benefit	<p>Tuition Reduction</p> <ul style="list-style-type: none"> Tuition at the University of Utah is reduced by 50% for eligible employees Employees are eligible after a 6 month waiting period. Spouse/Domestic Partners are eligible after a 1 year waiting period. Qualified children are eligible after a 3 years waiting period. <p>Student Debt Repayment</p> <ul style="list-style-type: none"> Offers up to \$100 per month, up to a lifetime maximum of \$10,000, directly toward your eligible student loan Employees are eligible after a 6 month waiting period.
Family Support	<p>Paid Parental Leave</p> <ul style="list-style-type: none"> 6 week Paid Parental Leave (you must qualify at the time of leave) <p>Bright Horizons Child Care</p> <ul style="list-style-type: none"> Offers back-up child, adult/elder, pet and family care
Other Benefits	<p>Farmers and Liberty Mutual Home and Auto</p> <p>MetLife Legal Plan</p> <p>Norton LifeLock Identity Theft</p> <p>Nationwide Pet Insurance</p>