### Full-Time Benefit Overview
Effective July 1, 2023 - June 30, 2024

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Information</th>
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</table>
| **Medical and Pharmacy**             | **Annual Deductible**  
  - Individual: $500  
  - EE+Spouse/ EE+Child: $1,000  
  - Per Family: $1,000  

**Annual out-of-pocket Maximum**  
- Individual: $2,800  
- EE+Spouse/ EE+Child: $5,600  
- Family: $5,600  

**Prescription Drug Annual out-of-pocket Maximum**  
- Individual: $1,750  
- Family: $3,500  

**In-Network Options**  
- **University Health Care**  
  Includes all University providers, All Hospitals in Utah, as well as an expanded nationwide network of providers.  
- **Regence Preferred ValueCare**  
  Includes the largest number of Hospitals and providers locally and nationally.  

| Dental                               | **Annual Deductible**  
  - $0.00  

**Annual out-of-pocket Maximum**  
- 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  

**In-Network Option**  
- **Regence Preferred ValueCare**  

| Mental Health and Substance Use Disorder | **Annual Deductible**  
  - Individual: $500  
  - EE+Spouse/ EE+Child: $1,000  
  - Per Family: $1,000  

**Annual out-of-pocket Maximum**  
- Individual: $2,800  
- EE+Spouse/ EE+Child: $5,600  
- Family: $5,600  

**Employee Assistance Program available 24/7 to all employees**  

| Flexible Spending Accounts | **Health Care FSA**  
  - $3,050 maximum  

**Dependent Care FSA**  
- $5,000 maximum  

**Administered by ASI Flex**  

| Life Insurance | **Employer-Paid**  
  - All full-time employees receive $50,000 in Employer-Paid coverage at no cost  

**Employee Supplemental Life**  
- Coverage on you in an amount from $20,000-$500,000 (or five times your annual salary up to $1,000,000)  

**Spouse/Domestic Partner Supplemental Life**  
- Coverage on your spouse/domestic partner in an amount from $20,000-$250,000  

**Child(ren) Supplemental Life**  
- Coverage on unmarried, dependent children under the age of 26 in the amount of $5,000 or $10,000 each.  

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<tr>
<th>Accidental Death &amp; Dismemberment</th>
<th>Coverage on you or family and you in an amount from $10,000 - $500,000. Administered by UNUM</th>
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| Retirement                      | Defined Contribution 401(a) Employer-paid  
  - 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  
  If you have previous service with URS, please contact Benefits immediately by emailing UUHC-HR-Benefits@hsc.utah.edu for information on continuing  
| Match Contribution on 403(b) |  
  - 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  
| Optional 403(b) & 457(b) Supplemental Retirement Plans |  
  - 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 $23,000 annually  
| Administered by Fidelity and TIAA |
| Accruals                        | PTO  
  - 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  
| Holiday                         |  
  - 11 paid holidays per year pro-rated based on your FTE  
| Disability                      | Short Term Disability  
  - 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  
| Long Term Disability            |  
  - Employer-paid Long Term Disability at 60% income replacement  
  - 90-day waiting period  
| Administered by UNUM            |
| Tuition Benefit                 | Tuition Reduction  
  - 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.  
| Student Debt Repayment          |  
  - 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                  | Paid Parental Leave  
  - 6 week Paid Parental Leave (you must qualify at the time of leave)  
|                                | Bright Horizons Child Care  
  - Offers back-up child, adult/elder, pet and family care  
| Other Benefits                  | Farmers and Liberty Mutual Home and Auto  
|                                | MetLife Legal Plan  
|                                | Norton LifeLock Identity Theft  
|                                | Nationwide Pet Insurance  

Updated: December 2023