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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Information</th>
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| **Medical and Pharmacy** | **Annual Deductible**  
  - Individual: $750  
  - Per Family: $1,500  
  **Annual out-of-pocket Maximum**  
  - Individual: $2,800  
  - Family: $5,600  
  **Prescription Drug Annual out-of-pocket Maximum**  
  - Individual: $1,750  
  - Family: $3,500  
| **Medical Plan Options and Networks**  
  - University of Utah Health Plans Healthy Premier  
  - Regence Preferred ValueCare |
| **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  
  - Family: $5,600  
| **Employee Assistance Program available 24/7 to all employees** |
| **Vision Hardware Plans** | **Vision Hardware Reimbursement Plans**  
  - Plans pay up to $175 for frames and contacts.  
  - Plans pay up to $220 for lenses.  
| **Plan Options**  
  - Moran Premier  
  - Moran Plus  
| **Administered by Samera Health** |
| **Flexible Spending Accounts** | **Health Care FSA**  
  - $3,200 maximum with $640 rollover provision  
| **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.

**Accidental Death & Dismemberment**
- Coverage on you or family and you in an amount from $10,000 - $500,000

**Administered by UNUM**

### 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 at 801-581-6500*

**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

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Updated: May 2024