

**University of Utah Annual Open Enrollment  
Ends May 31, 2024**

# **Benefiting U**

**2024/2025 Plan Year**



**Make this the year to focus on U -  
and YOU!**

**Open Enrollment runs from May 1 through May 31, 2024.** Open Enrollment is your opportunity to enroll, cancel enrollment, or make changes to your coverage in the health care plan, enroll in a flexible spending account, enroll in basic life insurance, and/or enroll or cancel coverage in the MetLife Legal Plan.

**This year, it's also the time to enroll in some exciting new insurance benefits: Vision, Accident, Hospital Indemnity and Critical Illness Insurance** - in addition to Pet Insurance and Identity Theft Protection.

Changes made during Open Enrollment will be **effective on July 1, 2024** for the plan year that ends June 30, 2025. If you have a newly eligible dependent or a family member who is no longer an eligible dependent, add or remove the individual through the "Change Your Benefits" tile in **UBenefits**.

Flexible Spending Account (FSA) deductions will begin on the July 5, 2024 paycheck. **To participate in FSA, you must reenroll each year, even if you want to keep the same election amount.** New health plan rates and WellU participation changes will be reflected on the July 22, 2024 paycheck.

UHRM will be hosting several virtual open enrollment sessions during the second week of May. Find a link to each session at [benefits.utah.edu/annual-open-enrollment](https://benefits.utah.edu/annual-open-enrollment).

	Monday May 6	Tuesday May 7	Wednesday May 8	Thursday May 9	Friday May 10
10:00 am			<b>Navigating Mental Health Benefits</b> <i>Tina Halliday, LCSW</i>	<b>Employee Assistance Program</b> <i>Cameron McBride</i>	<b>FSA and HSA Plans</b> <i>HealthEquity</i>
11:00 am	<b>my529 - Higher Ed Savings Plan</b> <i>Jenny Sass</i>	<b>New Benefits thru UBenefits Plus</b> <i>Crismon Turner</i>		<b>New Vision Plan through Moran</b>	
12:00 noon	<b>Retirement Plans with TIAA</b> <i>Kelton Lawson</i>	<b>Life and Disability Plans - The Standard</b> <i>Katie Bohland</i>	<b>Health Plan Q&amp;A with Regence BCBS</b> <i>Scott Standing</i>		
1:00 pm	<b>OE Overview and Q&amp;A with HR</b> <i>UHRM Staff</i>		<b>Retirement Plans with Fidelity Investments</b> <i>Teo Ngatuvai</i>	<b>New Benefits thru UBenefits Plus</b> <i>Crismon Turner</i>	
2:00 pm	<b>Utah Retirement Systems (URS)</b> <i>BJ Rosenhan</i>		<b>Real Estate 101</b> <i>Joel Carson</i>		

Beware of phishing schemes and companies that imply they are affiliated with the University or a university vendor. The **only authorized retirement vendors** are **Fidelity Investments, TIAA, and Utah Retirement Systems**. **HUB International** is the only other company authorized by the university to provide investment advice to university employees.

<b>2024/2025 Plan Year News:</b>	
Health plan <b>rates increase 6.5%</b> for departments and employees in the Advantage Plan option	Page 3
<b>Consumer Directed Health Plan</b> participants will begin paying <b>medical premiums and deductible increase</b>	Page 3
Dental rates increase 0.9%	Page 4
<b>Improved access to primary care providers</b> in Tier I - <b>Granger Medical Clinic</b> will become a Tier 1 provider along with U Health Providers	Page 4
New Coverage for Hearing Aids for Health Plan Members Under Age 26	Page 4
Advantage Plan <b>changes to prescription drug coverage</b> of Tier 2, 3 and 4 medications	Page 4
Focus on Wellness - May is Mental Health Awareness Month	Page 6
Complete the <b>WellU Requirements</b> by June 30, 2024 to receive the discount	Page 7
New benefit options through UBenefits Plus: <b>Vision, Accident, Hospital Indemnity, and Critical Illness Insurance Plans</b>	Page 7
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Enroll in Health and Dependent Care <b>Flexible Spending Accounts</b> for next Plan Year	Page 9
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## Health and Dental Rates

We have seen that the 13% increase we made to rates last year was absolutely necessary to fund the plan this current plan year. Although the cost and utilization of health coverage and prescription drugs has continued to climb, we believe a smaller increase will be needed this year.

As a result, **health plan rates for employees and departments will increase by 6.5%** in the Advantage Plan option for the 2024/2025 plan year. The maximum premium rate increase for employees enrolled in the Preferred ValueCare network (with family medical and dental coverage) will be \$15.22 per month. The maximum increase for employees enrolled in the Participating network will be \$29.98.

Employees enrolled in the **Consumer Directed Health Plan** option will **begin paying premiums for medical coverage**, in addition to premiums for dental coverage. Premiums for medical coverage will be \$20.00 for employee only coverage, \$35.82 for two-party coverage, and \$54.58 for family coverage. Premiums for dental coverage will be added for those enrolled in dental coverage. For employees who complete the WellU



requirements, the discount will cover the cost for employee-only medical and dental coverage. Employees with two-party or family medical and dental coverage will have the \$40 discount applied to reduce their cost.

Premiums for **dental coverage will increase 0.9%** for the next plan year. Don't forget that the plan covers the full cost of cleanings and exams.

## Improved Access to Primary Care Providers

We continue to believe that providers within the University of Utah Health Care system deliver **exceptional value for our employees and their family members** – meaning better outcomes, better service, and lower costs. However, we have heard from some employees that the wait is too long to schedule appointments with U Health providers.



**Effective July 1, 2024, providers with Granger Medical Clinic will become Tier 1 providers.** This means you will pay the lower copay or coinsurance amount you would pay if you went to a U Health Provider.

Health plan members who see a Granger provider and then need to see a specialist, should schedule with a U Health provider. Even with a referral from a Granger provider, a specialist outside the U Health and Granger systems will be paid as an “other network provider” with a higher copay or coinsurance amount.

## New Coverage for Hearing Aids for Members Under Age 26

The health plan will cover hearing aids for health plan members under age 26. Coverage for hearing aids will be subject to the deductible if you have not already met it for the year and will be paid at the same coinsurance rate as professional services, depending on where the hearing aids are purchased.

Coverage for hearing aids is available now and the plan will cover new hearing aids for a health plan member every other plan year.

## Pharmacy Benefit Changes

The cost of pharmacy claims increased 19% between January 1, 2023 and January 1, 2024. During that one-year time period, the cost of prescriptions divided over all employees enrolled in the plan (per employee per month cost) went from \$355.69 per enrolled employee to \$422.69 per enrolled employee.

Regence helps the plan manage the formulary list for the plan. The formulary list for Advantage Plan members is set up with four different tiers.

### Find out where your prescription drugs are on the Regence formulary:

- Sign into your account at [www.regence.com](http://www.regence.com)
- Click “Coverage” on the left side bar, click “Pharmacy” toward the top, then click “Check costs and coverage” on the right side
- You will be redirected to the Regence/Prime Therapeutics website where you can search by drug name or condition, or view the entire “Four Tier Drug List” by scrolling down

**View the Health Plan Q&A Open Enrollment Session on Wednesday, May 10th at noon for a demo on the plan's drug formulary. A recording of the presentation will also be available on UHRM's OE website.**

A drug class is a group of medications that all treat the same condition. Different medications in each class are listed in different tiers, based on cost and effectiveness (value).

- Tier 1: Medications that provide the highest overall value. This tier generally includes generic medications, although some cost-wise brand name medications may be included.
- Tier 2: Medications that provide moderate overall value. This tier generally includes “preferred” brand name medications and high-cost generics that are categorized based on how well they work and their cost compared to other medications that treat the same condition.
- Tier 3: Medications that provide lower overall value. This tier generally includes “non-preferred” high-cost brand name medications that have a Tier 1 or Tier 2 medication available to treat the same condition.
- Tier 4: Specialty drugs typically used to cover serious illnesses.

For example, there are multiple medications that will treat migraines. Sumatriptan is a low-cost generic medication that has been found to help many of those who suffer with migraines and is included in Tier 1. Imitrex is the brand-name drug and is included in Tier 3 because of its higher cost. Ubrelvy and Nurtec, which you may have seen on TV commercials, are included in Tier 3 and require prior authorization showing Tier 1 medications were not effective, before the plan will cover them.

To encourage health plan members to utilize Tier 1 medications, the plan will be making the following two changes:

- The coinsurance for Tier 3 medications will increase to 40%, regardless of the pharmacy where the medication is purchased and the 30-day maximum will increase to \$400.
- Medications in Tiers 2, 3, and 4 will be subject to a \$50 individual / \$100 family annual deductible that you will be required to pay before the plan will pay.

**See the [Summary Comparison of Medical and Dental Benefits](#) for additional coverage information and health plan premium rates**

**RedMed Employee Health Clinic** in the Union Building is available at no cost to employees. Nurse practitioners treat injuries and illnesses, as well as provide primary care. Walk in or schedule an appointment online at [benefits.utah.edu/redmed-employee-health-clinic](https://benefits.utah.edu/redmed-employee-health-clinic)

**The Employee Assistance Program** is available at no cost for the mental health needs of you or your household members. Licensed therapists can help with common concerns including stress, anxiety or depression, relationship and family counseling, substance abuse or other addictions. The EAP has therapists available for same-day visits for individuals in crisis. The EAP is available 24/7 to assist in emergency situations. To reach the EAP, call (801) 587-9319 or (800) 926-9619.

## Focus on the Health of Employees and their Family Members

The University strives to have a culture of wellness. As part of the WellU Wellness Program, a variety of options are available to help improve employee wellbeing.

According to ComPsych Corporation (a national employee assistance program provider), anxiety now tops depression, stress, partner or relationship issues, family issues, addiction, and grief, among other subjects that people seek help coping with.

Financial burdens, pandemic fears, wars, politics and other apprehensions are leading some to feel persistent stress that equates to a “permacrisis”. If you’re feeling this way, you’re not alone.

Fidelity Investments recently published the results of their Fidelity Health Thought Leadership survey. About half (51%) of people in the “sandwich generation”—those caring for children in the home while also caring for an ill or aging family member—who responded to the survey reported that their financial situation was fair or poor; 34% said the same about their mental health. Caregiving isn’t easy. It can weigh on your mental health and affect your ability to get and stay physically healthy. Many caregivers are so focused on caregiving duties that they put off addressing their own needs.

### May is Mental Health Awareness Month

Here are a few things to try:

- Plan a good night’s sleep
- Make a date with yourself to do something you enjoy and practice some self-care, choosing solitude is different from being lonely
- Let the light in – try to get 30 minutes of natural sunlight each day
- Stay connected – catch up with loved ones and friends
- Start a gratitude jar or journal – write down three things each day that you are grateful for
- Pay it forward – show kindness to someone else or do an act of service
- Just breathe – take a quick 10-minute walk outside
- Ask for help from a trusted friend or relative – or from a professional



The Employee Assistance Program is available to help in nearly any stressful life situation or challenge. In person and virtual visits are available. Contact them at (800) 926-6919. If they are not able to help or if you need more care than they are able to provide, they can refer you to a clinician in the health plan’s mental health network.

As a reminder, the Advantage Plan does not use Regence’s mental health network. The Huntsman Mental Health Institute network includes U Health providers, as well as over 600 independent community providers. Call the EAP for a referral to a network provider.

## WellU Wellness Program

### 2023/2024 Requirements

By participating in the WellU Wellness Program, you focus on your own wellbeing, while saving up to \$480 on health plan premiums annually. To participate next plan year, you must complete the following by **June 30, 2024**:

1. General Health Assessment between July 1, 2022 and June 30, 2024; log into [regence.com](https://regence.com) and click the Regence Empower tile
2. Dental Cleaning and Exam - covered by the health plan at 100%
3. Three Different WellU Wellness Activities

See the WellU web page at [benefits.utah.edu/wellu-wellness-program](https://benefits.utah.edu/wellu-wellness-program) for details on WellU Wellness Activity options.

**Have you completed the WellU requirements?**

Check the WellU Completions online tracker at [www.hr.utah.edu/wellu/complete](https://www.hr.utah.edu/wellu/complete); log in using your University ID number and CIS password.

### **The WellU Program will be changing July 1**

The goal of the program has always been to help employees on their path to wellness and to create a culture of wellness within the University. Information about the updated program will be released at the end of June 2024.

## Announcing New Benefit Options - During Open Enrollment Only

Through the **UBenefits Plus** Corestream portal during open enrollment, employees can now enroll in the following new insurance plans:

**Vision Insurance** – Choose from two different plans to cover glasses (frames and lenses) or contacts. The Moran Premier plan only covers purchases through Moran Eye Center optical shops. The Moran Plus plan covers purchases through Moran, as well as providing reimbursement for purchases at other optical shops.

**Accident Insurance** – Choose from a low option and a high option to provide lump sum payments in the event you or a covered family member experience a covered injury resulting from an accident. Covered injuries include eye injuries, concussions, puncture wounds, some fractures and dislocations, second- or third-degree burns. Covered accidents include participation in organized sports activities.

**Hospital Indemnity Insurance** – Choose from a low option and a high option to provide lump sum payments in the event you or a covered family member have an accident or illness that results in a hospital stay.

**Critical Illness Insurance** – Choose from a low option and a high option to provide a lump sum payment in the event you or a covered family member are first diagnosed with a covered medical condition. Critical illnesses include cystic fibrosis and other childhood diseases, cancer, sudden cardiac arrest, and Alzheimer's disease.

*This information is a summary of available coverage. Please see the detailed information about each type of coverage in the **UBenefits Plus** Corestream portal.*

With each plan listed above, you can choose to cover yourself, yourself and your spouse or domestic partner, yourself and your child(ren), or your family.

Accident, hospital indemnity, and critical illness insurance each include a health screening benefit that pays you when you and covered family members obtain eligible preventive screenings.

All University of Utah employees can access exclusive reduced rates for LASIK or PRK vision correction surgery with **Moran Eye Center**. Moran offers payment plan options through MyChart or you can use an FSA or HSA. Find out if you are a good candidate for LASIK by scheduling a free consultation. Check out the Moran website for more information, FAQs and to meet the providers.

<https://moraneyelink/open-enrollment-lasik>

## MetLife Legal Plan

Through the **UBenefits Plus** Corestream portal you can also enroll in the **MetLife Legal Plan during open enrollment**. The MetLife Legal Plan gives you access to expert attorneys who can assist you with a broad range of personal legal needs you might face. The Parents Plus enhancement allows your parents and grandparents to have access to over 20 of the covered services currently included in the plan.

The monthly premium for enrollment remains \$21.25 per month.

**If you are currently enrolled in the Legal Plan, your enrollment will continue for the next plan year unless you cancel your participation during open enrollment.**

## Other Benefits Available through UBenefits Plus

You can enroll in or cancel **Nationwide Pet Insurance** and **NortonLifeLock Identity Theft Protection any time of the year**.

**UBenefits Plus** also has a comparison tool for **auto insurance** through **Farmers, Liberty Mutual** and **Travelers**. Multiple **employee deals and discounts** are also available.

### **Assistance in managing Diabetes is available through Livongo by Teledoc**

Livongo is available for health plan members who have been diagnosed with Type 1 or Type 2 Diabetes. For information or to sign up, call (800) 945-4355 or go to [join.livongo.com/UNIVERSITYOFUTAH/register](https://join.livongo.com/UNIVERSITYOFUTAH/register) (use registration code: UNIVERSITYOFUTAH)





## Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)

To participate, you must reenroll in a Health FSA or Dependent Day Care FSA each year during open enrollment, even if you want to continue the same election amount. Enroll through [UBenefits](#).

Flexible Spending Accounts allow you to use non-taxed dollars for eligible expenses, which can make your dollars go farther.

**Health Flexible Spending Accounts hold money you defer for future medical expenses incurred by you, your spouse, and other tax dependents.** You can use these non-taxed dollars to cover items not covered by the health plan. Examples include your copays and coinsurance, contact lenses, eye glasses, etc.

**Dependent Day Care Flexible Spending Accounts reimburse eligible day care costs for your eligible family members.** To be an eligible day care expense, the care provided must be necessary to allow you and your spouse (if applicable) to work. Eligible family members include your children under age 13 and other family members who are physically or mentally incapable of caring for themselves, reside with you for more than one-half of the calendar year, and are someone you could claim as a dependent on your taxes.



There are several important differences between a **Flexible Spending Account** and a **Health Savings Account**. For a summary of the differences between these two accounts, see the [Flexible Spending Account vs. Health Savings Account web page](#). The most important difference for an HSA is that you must be enrolled only in a health plan with a qualifying high deductible (including the U's CDHP Plan) and you cannot have any funds remaining in an FSA. If you are changing from an FSA to an HSA this year, be sure to spend or get reimbursed for your entire FSA balance before July 1, 2024. If you have an HSA, your contributions will continue.

IRS rules limit the amount you may defer to these plans. You will see the current limits when you log into UBenefits. **With a flexible spending account, you must request reimbursement of eligible expenses on or before December 31 following the end of the plan year. Funds not spent or reimbursed for eligible expenses are forfeited.**

## Life Insurance

Employees may enroll in **Basic Employee Life** and **Basic Family Life** during open enrollment. Coverage is effective on the following July 1, the first day of the new plan year. Enroll through [UBenefits](#).

Employees may also increase their **Employee and Spouse/Domestic Partner additional life insurance** by up to \$20,000 or to the guaranteed issue maximum (\$500,000 for employee and \$250,000 for spouse or domestic partner), whichever is less. This enrollment is not currently available through UBenefits, so a paper form is required. See the [open enrollment web page](#) for a fillable form.

## Other Benefit Reminders

**Supplemental Retirement Plans** – Start or stop contributions, or change your contribution amount at any time through [UBenefits](#).

**Accidental Death and Dismemberment** – AD&D provides benefits in the event of a covered accident. No medical information is required to enroll. Coverage is effective the day after you enroll through [UBenefits](#).

**Take Time to Review Your Beneficiaries!** If you experience a major change in your life such as marriage, divorce or birth of a child or grandchild, updating your beneficiaries can save your loved ones from unnecessary grief during a difficult time.

View and update your beneficiaries for life insurance and AD&D through [UBenefits](#).

View and update your retirement plan beneficiary designations by logging into your account with Fidelity Investments, TIAA, and/or Utah Retirement Systems.

**For more information on the University's employee benefit plans, see the employee benefits website at [benefits.utah.edu](https://benefits.utah.edu)**



Congratulations to Wendy Peterson on her upcoming retirement!  
We have appreciated all your support and will miss you!

## How to Enroll, Make Changes, and Get Help

Log into **UBenefits** and click on the Open Enrollment tile to see your current Health Plan enrollment and enrolled family members. Please make sure all listed family members meet the University's eligibility requirements, go to [benefits.utah.edu/health-care-and-dental-plans](https://benefits.utah.edu/health-care-and-dental-plans) and click the Eligible Family Members accordion. Through UBenefits, you can change your health plan, network option, and add and remove family members.

You can also enroll in a **Flexible Spending Account** (you must enroll during open enrollment, even if you want to keep your current election) and enroll in **Basic Life Insurances** if you are not already enrolled.

To enroll or cancel your enrollment in the **MetLife Legal Plan**, log into **UBenefits Plus**.

**Complete your enrollment between  
May 1 and May 31, 2024**

**UBenefits: [ubenefits.app.utah.edu](https://ubenefits.app.utah.edu)**

**UBenefits Plus: [universityofutah.corestream.com](https://universityofutah.corestream.com)**

*If you don't have access to a computer, you need to submit a paper form, or you have questions not answered in this booklet or on the website, contact UHRM at (801) 581-7447 or [AskHR@utah.edu](mailto:AskHR@utah.edu) for assistance.*

### Privacy Policy

The University of Utah Employee Health Care Plan and the University of Utah Flexible Benefit Plan are required to follow strict federal and state laws regarding the confidentiality of Protected Health Information ("PHI"). The Plans' Notice of Privacy Practices describes the Plans' practices relating to PHI and the rights members of the Plans have concerning their PHI. The Notice of Privacy Practices is available in each summary plan description. Summary plan descriptions are on the UHRM website at [benefits.utah.edu/health-care-and-dental-plans](https://benefits.utah.edu/health-care-and-dental-plans), in the Legal Plan Documents & Notices accordion. To obtain a copy by mail, contact the UHRM Solutions Center at (801) 581-7447.

*This newsletter contains only a general description of some of the features of the University's Benefit Plans and is not intended to constitute a promise or contractual commitment by the University or a right to benefits under any of its employee benefit plans. The University reserves the right to unilaterally change or terminate any or all of its employee benefit plans at any time and without prior notice. Also, modifications may be necessary to comply with applicable legal requirements. The exact details of the plans are included in the legal plan documents that govern each plan. In the event of any inconsistency between a statement in this booklet and the plan document, the plan document will control.*

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