

THE UNIVERSITY OF UTAH







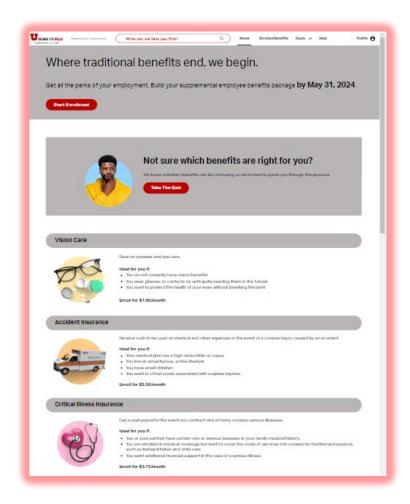


- Open Enrollment Benefits
 - Supplemental Medical Protection

Critical Illness, Accident, Hospital Indemnity

- Group Legal Insurance
- Vision
- Life Insurance With Long Term Care
- Anytime Benefits
 - Auto/Home
 - Pet Insurance
 - ID Theft Protection
- Discount Shopping







Critical Illness, Accident & Hospital Indemnity Insurance





Supplemental Medical Protection

Simplifying coverage to meet employees' needs

Critical Illness		Accident		Hospital Indemnity	
Annual guaranteed issue	No termination age	Fully portable	No age restrictions on employee and spouse	Mobile App Capabilities	No waiting periods
 Coverage of \$15,000 Spouse covered at 10 Amount and Child(rei Employee Amount⁴ No benefit suspension different covered con Recurrence benefit 	00% of Employee n) covered at 50% of n period between	 24-Hour coverage Up to 180 days allow occurrence and care Employees and dependence same benefits Hospitalization due to is covered on a per an experience on day one 	received endents are paid the o an accident accident basis	Routine childbirth cover waiting periods Supplemental benefits admitted and/or confine Inpatient Rehabilitation	are available if sed to the ICU





Critical Illness Insurance

- Cancer
- Heart attack
- Major organ transplant
- · Coronary artery bypass graft
- Coma
- Loss of: Ability to Speak; Hearing; or Sight
- Benign Brain Tumor

- Stroke
- · Kidney failure
- Paralysis
- · Sudden Cardiac Arrest
- · Severe Burn
- Childhood Disease Category
- Infectious Disease Category
- Progressive Disease Category



- Choice of \$15,000 or \$30,000 benefit amount to elect
- Lump sum paid directly to the employee upon verified diagnosis





Critical Illness Insurance - How it Works

Example of Initial Benefit Payments & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$30,000

Illness – Covered Condition	Payment
Heart Attack – first verified diagnosis	Initial Benefit payment of \$30,000 or 100%
Heart Attack – second verified diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%
Kidney Failure – first verified diagnosis,, three years later	Initial Benefit payment of \$30,000 or 100%





Accident Insurance

Financial support for when the unexpected happens...

Provides employees with additional financial help for expenses related to about 150 different events

Additional Dismemberment. Accidental Death Injuries Benefits Loss & Paralysis Broken tooth Lodging Catastrophic Accidental death dismemberment Health Screening Benefit Common carrier & loss Concussion Organized Sports Dismemberment Dislocations Activity Rider & loss Eye injury Paralysis Fractures Lacerations 2nd and 3rd degree burns Ambulance Modification Prosthetic devices Blood / plasma / platelets Non-emergency care Surgery Emergency care Other outpatient surgery Therapy services Medical Services Medical appliances Pain management Transportation & Treatments Medical testing Physician follow-up



Accident Insurance — How it Works



Molly experiences an accident during a soccer game

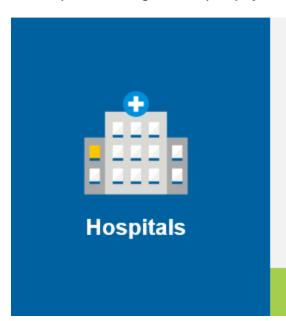
Covered Event	Benefit Amount	
Ambulance (ground)	\$400	
Emergency Care	\$100	
Medical Testing	\$200	
Concussion	\$500	
Broken Tooth (repaired by crown)	\$300	
Physician Follow-Up (\$100 x 2)	\$200	
Benefits paid by MetLife's Group Accident Insurance – High Plan	\$1,700	



Hospital Indemnity Insurance

Help reduce financial stress from a hospital stay

Our plans are designed to help employees focus more on their health and focus less on their expenses



Benefit amount is based on the Low and High plan design. Plan benefits will vary depending on the election.

\$500/\$1,000

Admission

\$500/\$1,000*

Admission - ICU

\$100/\$200,day

Confinement

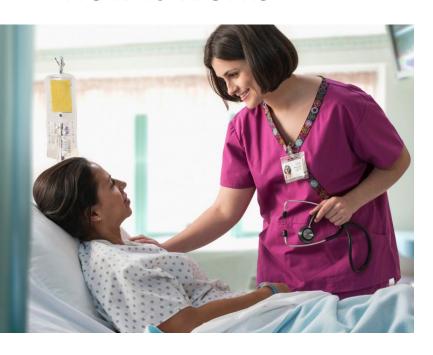
\$100/\$200,day*

Confinement - ICU

*ICU benefits are paid in addition to normal admission and confinement benefits.



How it Works



Care Received due to Sickness	Benefits Paid	
Admission	\$1,000	
ICU Supplemental Admission	\$1,000	
Confinement for 2 days	\$400	
ICU Supplemental Confinement for 1 day	\$200	
Total Benefit – Hospital Indemnity Insurance	\$2,600	

Susan experiences chest pains and is rushed to the hospital





Health Screening Benefit

Benefits that encourage healthy behaviors

- · Rewarding preventive care Available through the Critical Illness, Accident and Hospital Indemnity Plans
- \$50 Health Screening Benefit

50+

ways to get the annual Health Screening Benefit, including:

- · Routine Health Check-Up Exam
- . Dental, Eye and Hearing Exams
- Blood test to determine total cholesterol
- Colonoscopy
- Electrocardiogram (EKG)
- · Fasting blood glucose test

- Immunizations
- Lipid panel
- Mammogram
- · Pap smears or thin prep pap test
- · Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine LDL and HDL levels

Plus, spouses and children can use the Health Screening Benefit too

A simple call submits a claim



Group Legal Insurance





Legal services – Covered Benefits

Cost = \$19.25 per month

Financial matters

- Debt Collection Defense
- Foreclosure Defense
- Negotiation with Creditors
- Repayment Schedule
- Repossession
- Personal Bankruptcy

Document Review & Preparation

- · Affidavits, Deeds
- Demand Letters
- Elder Law Matters
- Mortgages
- Promissory Notes
- Review of Personal Legal Documents
- · Small Claims Assistance

Estate Planning

- Living Wills
- Powers of Attorney
- Trusts
- · Wills, Codicils



Family Matters

- · Uncontested Adoption
- Name Change
- Divorce, Dissolution and Annulment
- Uncontested Guardianship or Conservatorship
- Prenuptial Agreement

Court Appearances

- Administrative Hearings
- Civil Litigation Defense
- Consumer Protection Matters
- Incompetency Defense
- Juvenile Court Defense
- Personal Property Protection
- Restoration of Driving Privileges
- · Traffic Ticket Defense (excludes DUI)

Real Estate Matters

- Eviction and Tenant Problems (for tenants)
- Security Deposit Assistance (for tenants)



Identity Theft Matters

• Identify Theft Defense





New Added Benefits at a Lower Cost Effective 7/1/25

- Supplemental coverage for non-covered matters (increased to 10 hours/year)
- Custody Orders
- Contested Divorce
- Postnuptial Agreements
- Expungement
- Habeas Corpus

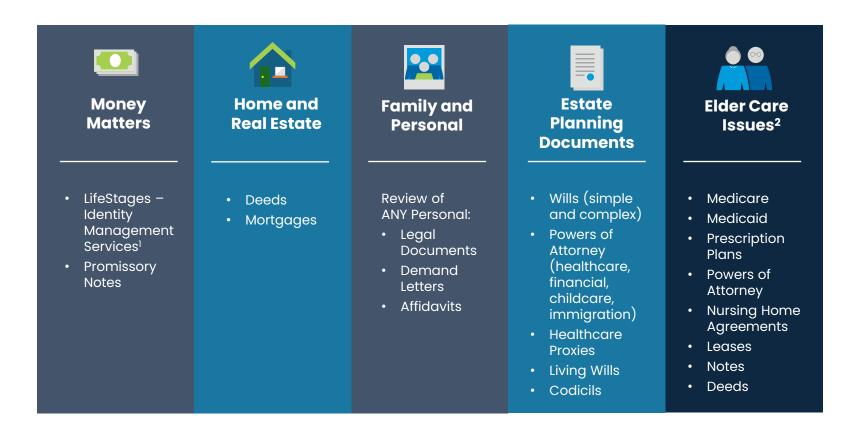
- Inheritance Rights
- Insurance Claims
- Personal Safety Orders
- Probate
- Reproductive Assistance
- Social Security Disability



New Monthly Rate is \$19.25 (currently \$21.25)



Plus Parents – Providing the Legal Help Parents and Parent-in-laws Need





Vision Insurance









- Moran Premier (Moran Vision Centers Only):
 - 10% Discount at Moran
 - Frame Allowance: Up to \$175
 - Lenses and Lens Options: Up to \$220 combined
 - Contacts (in lieu of glasses): Up to \$220
- Moran Plus (Moran Vision Centers or Other Providers):
 - Frame Allowance at Other Providers: Up to \$150
 - Lenses and Lens Options at Other Providers:
 Up to \$160 combined
 - Contacts (in lieu of glasses) at Other Providers:
 Up to \$170



New for 7/1/25

- Moran will be giving a 10% discount on frames, lenses, lens options and contacts
- The contacts allowance is increasing from \$175 to \$220 when using Moran
- The contacts allowance is increasing from \$150 to \$170 when using other providers (Moran Plus plan only)
- Avulux will now be included under the lens options when medically necessary





New Rates 7/1/25

Moran Premier	Monthly Rates Current	Monthly Rates as of 7/1/25
Employee	\$7.60	\$8.34
Employee + Spouse	\$15.40	\$16.91
Employee + Child(ren)	\$12.70	\$13.94
Employee + Family	\$21.90	\$24.05

Moran Plus	Monthly Rates Current	Monthly Rates as of 7/1/25
Employee	\$12.50	\$13.73
Employee + Spouse	\$26.50	\$29.10
Employee + Child(ren)	\$21.70	\$23.83
Employee + Family	\$32.90	\$36.12



Life Insurance With Long Term Care





LifeTime Benefit Term

- Term to Age 121
- "Living Benefits"
 - Acceleration of Death Benefits provide coverage for Long Term Care
 - Long Term Care (LTC) benefits payable at 4% for up to 25 months
 - Extension of Benefits extends LTC benefits up to an additional 50 months (75 months total)
 - Restoration of Benefits to 50% the original face amount when benefits are exhausted from LTC
- Accelerated Benefits for terminal illness
 - Advances up to 50% of the death benefit not to exceed \$100,000.
 - Insured is diagnosed terminally ill with 12 months or less to live
- No Pre-Existing Condition Clause
- Last Chance to Enroll Without Health Questions
 - Employees get Guaranteed Issue up to \$150,000 during this open enrollment



LifeTime Benefit Term Scenarios - \$100,000 Face Amount

Scenario 1: Death Benefit Only		
Death Benefit	\$100,000	
Total Benefit	\$100,000	

Scenario 2: Long Term Care and Remaining Death Benefit			
Long Term Care (12-months paid out)	\$48,000		
Death Benefit	\$52,000		
Total Benefit	\$100,000		

Scenario 3: Exhaust Long Term Care Benefits		
Accelerated Long Term Care (25 Months)	\$100,000	
Extension of Benefits Rider (25 Months)	\$100,000	
Extension of Benefits Rider (25 Months)	\$100,000	
Restoration of Death Benefit	\$50,000	
Total Benefit	\$350,000	



Voluntary Benefits Available Year-Round



Group Auto & Home Insurance







Pet Insurance



• Identity Theft Protection





Open Enrollment Benefits – Enrollment Deadline 5/31/25:

Coverage Effective July 1st

- Supplemental Medical: MetLife Critical Illness, Accident, Hospital Indemnity
- Group Legal Services: MetLife Legal Plan
- Vision Insurance: Samera Health
- Chubb Life Insurance With Long Term Care

Benefits Available Year-Round:

- Group Auto & Home Insurance: Liberty Mutual, Farmers GroupSelect, Travelers
- Pet Insurance: Nationwide
- Identity Theft Protection: NortonLifeLock
- Discount Shopping



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