



THE UNIVERSITY OF UTAH





Benefits you deserve. Designed just for you.

Enjoy money-saving benefits and discounts provided to you in addition to your core benefits. Login to your benefits portal to learn more.

UniversityofUtah.corestream.com




Open Enrollment is May 1st - May 31st

Accident Insurance*		There are things that may lead to an accident and out-of-pocket expenses. Get protected.
Critical Illness Insurance*		Gain the power to make treatment decisions when you experience a heart attack, cancer or stroke.
Hospital Indemnity Insurance*		Achieve peace of mind with coverage to help ease your financial responsibility while you recover.
Legal Services*		Gain access to experienced attorneys to help with legal matters such as wills, traffic tickets, and more.
<i>New services added at a lower rate</i>		
Life & Long Term Care Insurance*		One policy with two benefits — life insurance coverage and long-term care benefits.
Vision Care*		Personalized eye care that fits your lifestyle and your budget is just within your reach.

Available Year-Round

Auto & Home Insurance		Cover your car, boat, motorcycle, home & more. Renters' insurance, too!
Discount Shopping		Shop the brands you love with exclusive discounts you can't get anywhere else.
Identity Theft Protection		Protect your financial and social wellness from identity thieves.
Pet Health Insurance		Give more to your furbabies. Save on vet expenses for accidents, illnesses and more, nationwide.

*Annual enrollment terms apply.
Certain eligibility and program restrictions apply for voluntary benefits. Shopping discounts vary and are subject to change without prior notice.
Visit UniversityofUtah.corestream.com to learn more.

 corestream

- 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

The screenshot displays the 'Benefits Plus' website for The University of Utah. The header includes the logo, navigation links (Home, Enrolled Benefits, Deals, Help), and a user profile icon. The main content area features a large banner with the text 'Where traditional benefits end, we begin.' and a call to action 'Start Enrollment'. Below this is a section titled 'Not sure which benefits are right for you?' with a 'Take The Quiz' button. The website then lists three benefit options: Vision Care, Accident Insurance, and Critical Illness Insurance, each with a description, eligibility criteria, and enrollment cost.

Where traditional benefits end, we begin.
Get all the perks of your employment. Build your supplemental employee benefits package **by May 31, 2024.**
[Start Enrollment](#)

Not sure which benefits are right for you?
We know voluntary benefits can be confusing, so we're here to guide you through the process.
[Take The Quiz](#)

Vision Care
Save on eyewear and eye care.
Ideal for you if:

- You do not currently have vision benefits
- You wear glasses or contacts (or anticipate needing them in the future)
- You want to protect the health of your eyes without breaking the bank

Enroll for \$7.60/month

Accident Insurance
Receive cash to be used on medical and other expenses in the event of a covered injury caused by an accident.
Ideal for you if:

- Your medical plan has a high deductible or copay
- You live an adventurous, active lifestyle
- You have small children
- You want to offset costs associated with surprise injuries

Enroll for \$5.50/month

Critical Illness Insurance
Get a cash payout in the event you contract one of many covered serious illnesses.
Ideal for you if:

- You or your partner have certain rare or serious diseases in your family medical history
- You are enrolled in medical coverage but want to cover the costs of services not covered by traditional insurance, such as transportation and child care
- You want additional financial support in the case of a serious illness

Enroll for \$3.75/month

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
<ul style="list-style-type: none"> Coverage of \$15,000, \$30,000 Spouse covered at 100% of Employee Amount and Child(ren) covered at 50% of Employee Amount¹ No benefit suspension period between different covered conditions Recurrence benefit 		<ul style="list-style-type: none"> 24-Hour coverage Up to 180 days allowed between date of occurrence and care received Employees and dependents are paid the same benefits Hospitalization due to an accident is covered on a per accident basis Hospital confinement benefits are paid on day one 		<ul style="list-style-type: none"> Routine childbirth covered with no waiting periods Supplemental benefits are available if admitted and/or confined to the ICU Inpatient Rehabilitation benefit 	

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

Injuries	Additional Benefits	Accidental Death	Dismemberment, Loss & Paralysis
<ul style="list-style-type: none">• Broken tooth• Coma• Concussion• Dislocations• Eye injury• Fractures• Lacerations• 2nd and 3rd degree burns	<ul style="list-style-type: none">• Lodging• Health Screening Benefit• Organized Sports Activity Rider	<ul style="list-style-type: none">• Accidental death• Common carrier	<ul style="list-style-type: none">• Catastrophic dismemberment & loss• Dismemberment & loss• Paralysis
 Medical Services & Treatments	<ul style="list-style-type: none">• Ambulance• Blood / plasma / platelets• Emergency care• Medical appliances• Medical testing	<ul style="list-style-type: none">• Modification• Non-emergency care• Other outpatient surgery• Pain management• Physician follow-up	<ul style="list-style-type: none">• Prosthetic devices• Surgery• Therapy services• Transportation

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



Hospitals

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

\$500/\$1,000

Admission

\$100/\$200,day

Confinement

\$500/\$1,000*

Admission – ICU

\$100/\$200,day*

Confinement – ICU

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

Hospital Indemnity Insurance – 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

A simple call submits a claim



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

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



Family Matters

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



Identity Theft Matters

- Identify Theft Defense



Document Review & Preparation

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



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)



Estate Planning

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



Real Estate Matters

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








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

 Money Matters	 Home and Real Estate	 Family and Personal	 Estate Planning Documents	 Elder Care Issues²
<ul style="list-style-type: none">• LifeStages – Identity Management Services¹• Promissory Notes	<ul style="list-style-type: none">• Deeds• Mortgages	<p>Review of ANY Personal:</p> <ul style="list-style-type: none">• Legal Documents• Demand Letters• Affidavits	<ul style="list-style-type: none">• Wills (simple and complex)• Powers of Attorney (healthcare, financial, childcare, immigration)• Healthcare Proxies• Living Wills• Codicils	<ul style="list-style-type: none">• Medicare• Medicaid• Prescription Plans• Powers of Attorney• Nursing Home Agreements• Leases• Notes• Deeds

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



CHUBB®

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 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	
<i>Death Benefit</i>	\$100,000
Total Benefit	\$100,000

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

Scenario 3: Exhaust Long Term Care Benefits	
<i>Accelerated Long Term Care (25 Months)</i>	\$100,000
<i>Extension of Benefits Rider (25 Months)</i>	\$100,000
<i>Extension of Benefits Rider (25 Months)</i>	\$100,000
<i>Restoration of Death Benefit</i>	\$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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