

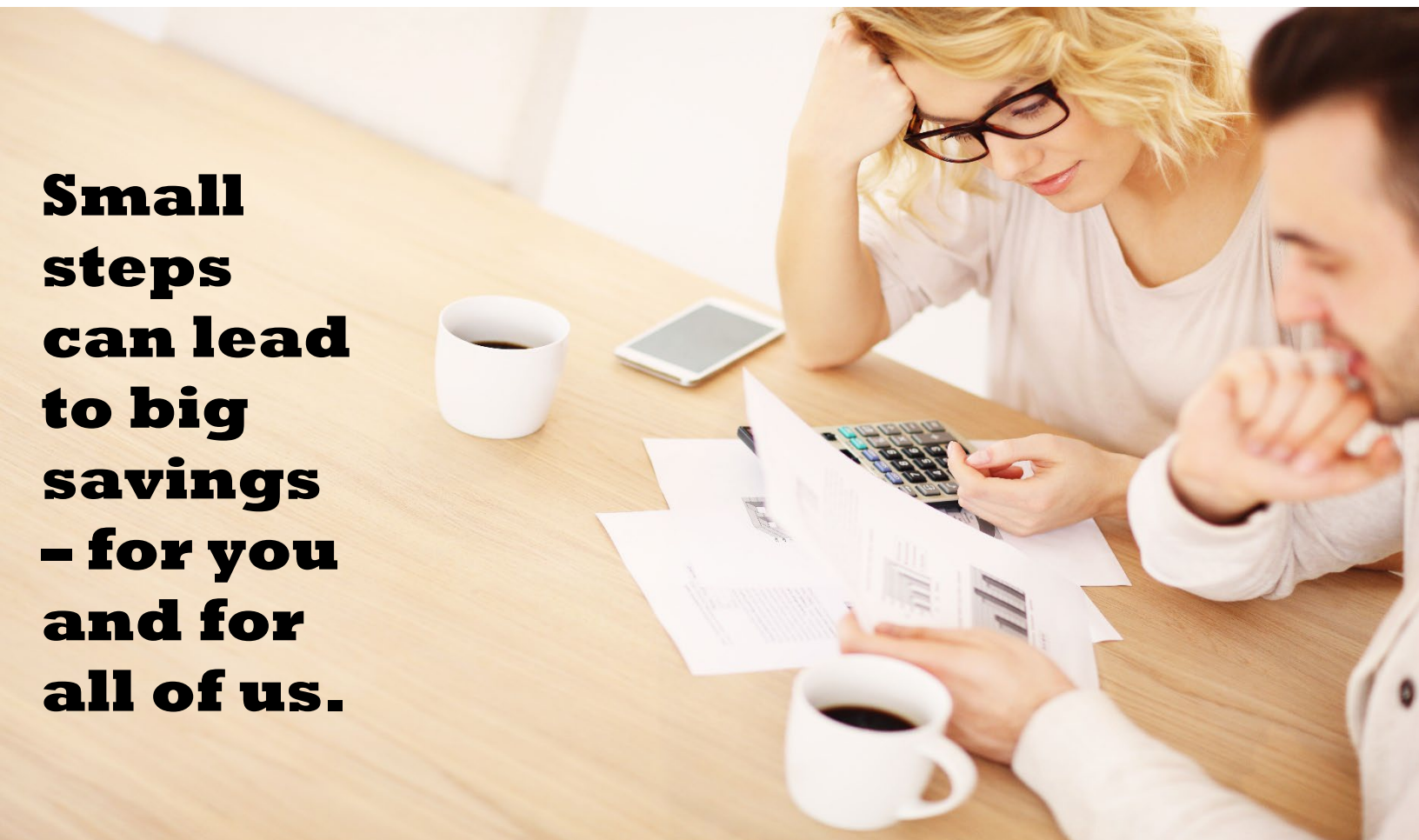
**University of Utah Annual Open Enrollment
Ends May 31, 2026**

Benefiting U

2026/2027 Plan Year

Your Choices. Your Impact.

**Small
steps
can lead
to big
savings
- for you
and for
all of us.**



University of Utah Annual Open Enrollment 2026/2027 Plan Year

The University of Utah strives to create an environment where every employee can thrive, in collaboration with others, to achieve the U's mission to improve the life and health of every Utahn and advance a new national higher education model for delivering societal impact.

Important Dates

Open enrollment: **May 1 – May 31**
All elections must be submitted before
May 31, 2026 at 5:00 pm
Changes are effective: **July 1, 2026**
[Open Enrollment Website](#)

The University offers a highly competitive employee benefits package. This newsletter summarizes many of the benefit programs in a quick and easy-to-understand way. Please review the [benefits website](#) and the legal plan documents for more details.

What's New or Changing Next Plan Year?

- Health plan premiums will be increasing for all plan options
- Deductibles and out-of-pocket maximums are changing
- New short term disability options for those enrolled in long term disability insurance
- Final special enrollment opportunity for life with long term care insurance

If you do not want to change your benefit elections or enroll in a flexible spending account, no action is required. If you would like printed copies or need assistance making election changes, call the Solutions Center at (801) 581-7447 or email AskHR@utah.edu.

Your open enrollment checklist:

- Read this newsletter to learn more and review your options
- Log into [UBenefits](#) and click the Open Enrollment tile
 - Enter any health plan changes you desire
 - Check your enrolled family members to be sure they are all eligible
 - Enroll in a Flexible Spending Account if you wish to have one next plan year (*elections do not roll over from one year to the next*)
 - Choose between waiting periods for short term disability insurance (*only available if you are enrolled in long term disability insurance*)
 - Enroll in basic life insurance and/or increase existing Employee Additional Life Insurance
 - Check your Beneficiaries to make sure they are up-to-date
- Log into [UBenefits Plus](#) to enroll or cancel coverage in the annual voluntary benefits: MetLife Legal Plan, Vision, Accident, Hospital Indemnity, and Critical Illness Insurance

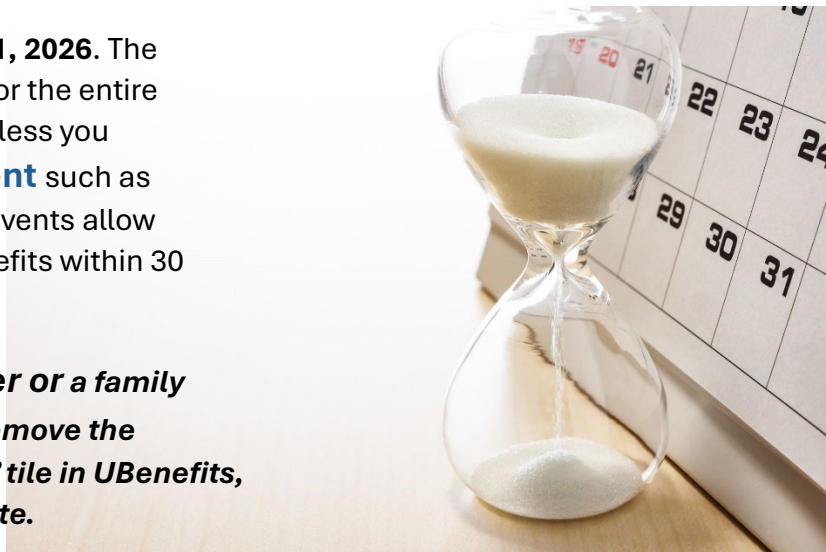
UHRM will be hosting several virtual open enrollment webinars May 4 – May 7.

Each webinar will include an online presentation and a live Q&A session.

Register for sessions and view recordings after the sessions [here](#).

All Open Enrollment changes are **effective July 1, 2026**. The IRS requires these elections to remain in effect for the entire plan year (July 1, 2026 through June 30, 2027) unless you experience an IRS-defined **qualifying life event** such as marriage, divorce, or the birth of a child. These events allow you to make corresponding changes to your benefits within 30 days of the event.

If you have a newly eligible family member or a family member who is no longer eligible, add or remove the individual through the “Change Your Benefits” tile in UBenefits, so that the change is effective on the event date.



QUESTIONS?

See the [Benefits Website](#) or email AskHR@utah.edu.

Health Plan Rates

This year, premiums will be increasing for both departments and employees. Plan changes are also being made to the plan designs, so the entire anticipated increase is not reflected in premiums. See the [2026/2027 Summary Comparison](#) for additional information.

Have you Completed the WellU Requirements to Save \$25/Month?

Check the online tracker at www.hr.utah.edu/wellu/complete to view the completed activities that have been reported for you

Several different forces are driving this increase in cost, including **higher prices for medical care**, new and increased uses of **specialty medications**, growing **inflation and labor costs**, government **subsidy decreases**, and **increased utilization**. Innovation and new technology improve care; however, they generally increase costs.

Employees in the **Advantage PVC Network** and **Community Plans** with dental coverage will see premium increases of \$10.52 per month for single coverage, \$18.68 for two-party coverage, and **\$28.26 for family coverage**.

Health Plan Changes

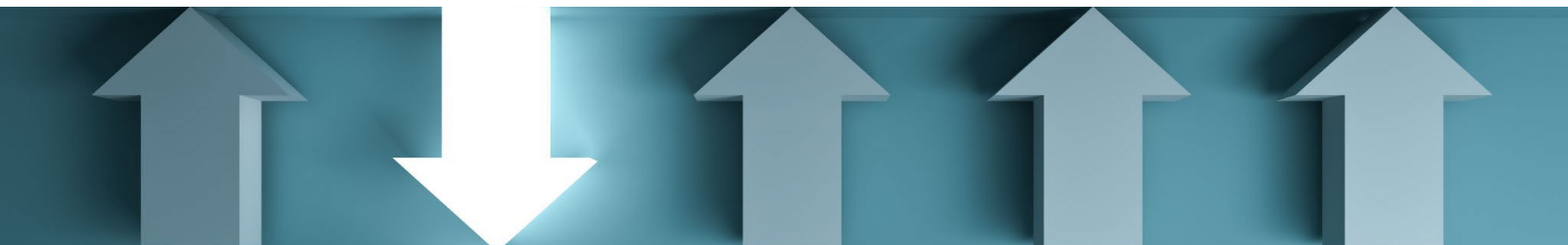
Advantage and Community Plans: The **medical deductible** for network provider services will increase to \$300/individual and \$600/family (an increase of \$25/individual and \$50/family).

The three **out-of-pocket maximums** (medical, pharmacy, and mental health/substance use disorder) for network provider services will increase to **\$3,000/individual** and \$6,000/family (increasing from \$2,625/individual and \$5,250/family).

Consumer Directed Health Plan: To comply with IRS requirements for participants in high deductible health plans to be eligible to contribute to Health Savings Accounts, the **deductible** for network provider services and prescription drugs will increase to **\$1,700 for single coverage** and to **\$3,400 for two-party or family coverage**.

When We Make Smart Choices, We Can Save and Keep Costs Down for

Everyone: Because the health plan is self-funded, all costs must be covered by premiums paid by departments and employees. While the University is committed to sharing the cost of health care coverage (and continues to pay approximately 90% of the total cost), **you can help by being a responsible health care consumer.**



Choose Appropriate Sites of Care

- Use urgent care instead of emergency care whenever possible
- Consider surgery at a stand-alone (ambulatory surgery center) rather than a hospital
- Employees can visit **RedMed** at no cost
- Utilize network providers

Compare Costs – Don't be afraid to shop around, prices for the same type of care can vary greatly

- Log in to your account with Regence (Advantage and CDHP Plans), UUHP (Community Plan) or RealRx (pharmacy for non-CDHP plans) and use their cost comparison tools
- Check **GoodRx** or **Cost Plus Drug Company** for prescriptions

Get Recommended Preventive Care and Screenings

- Covered at 100% before you meet your deductible with a network provider
- Preventive care is a cost up front to the plan, but can result in significant future savings to both you and the plan if conditions are caught early
- **Huntsman Cancer Institute Recommendations**

Use Generic or Tried-and-True Medications

- For most people, generics work just as well, but most cost significantly less
- Medications that have been around for years can often provide the relief you need – without the cost of newer, more expensive options advertised in commercials



Focus on Your Health and Wellness

- Choose activities that will work for you and are something you will sustain
- Great options and discounted services are available through the [WellU Wellness Program](#)

Ensure You are Covering Only Eligible Family Members

To ensure our health plan benefits are used wisely, please check UBenefits to confirm that each enrolled family member qualifies as an eligible individual under the health plan.

- | | |
|---|--|
| <input checked="" type="checkbox"/> Spouse – Lawful spouse (common law spouse only with a court order) | <input type="checkbox"/> Former Spouse - eligibility ends on the date of divorce |
| <input checked="" type="checkbox"/> Domestic Partner – must meet eligibility requirements | <input type="checkbox"/> Grandchild without legal, court-appointed guardianship order |
| <input checked="" type="checkbox"/> Child under age 26 (married or unmarried) | <input type="checkbox"/> Child age 26 or older without a full-time student or disabled certification |
| <input checked="" type="checkbox"/> Adopted child under age 26 - eligible upon legal placement for adoption | <input type="checkbox"/> Married child age 26 or older, even if a student or disabled |
| <input checked="" type="checkbox"/> Step child under age 26 – eligible if the child’s biological or adopted parent is your spouse or domestic partner | <input type="checkbox"/> Parent, Sibling or In-law – unless a legal, court-appointed guardianship was granted when the individual was under age 18 |
| <input checked="" type="checkbox"/> Guardianship – eligible with legal guardianship order from a court | |

The University reserves the right to request evidence of eligibility.

Documentation requested may include birth certificates, marriage certificate, divorce decree (first and signature pages), and the first page of your most recent tax return.

Employees who enroll ineligible individuals or allow ineligible individuals to remain on the health plan will face disciplinary action.

If you have an ineligible individual enrolled and you are not able to remove them through UBenefits, please contact the UHRM Solutions Center at (801) 581-7447.

Life Change Events

After Open Enrollment, you can only change your benefit elections (before the next Open Enrollment period), if you experience a **qualified life change event**. **You must request the change within 30 days** of the event. Your benefit election changes will be effective on the date of the qualified life change event.

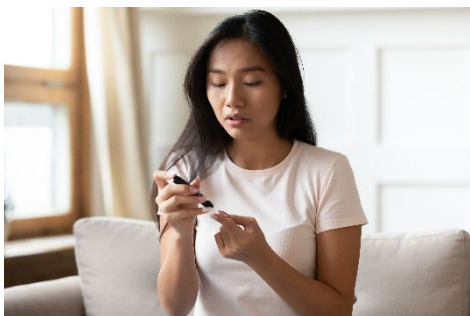
- Marriage or Divorce
- Birth or Adoption
- Newly eligible for benefits
- Loss of eligibility for benefits
- Death in family
- Loss of dependent status
- Gain or loss of other coverage

Changes must be made through **UBenefits** – click the “Change Your Benefits” tile, then locate the tile that best describes your event. Contact the Solutions Center at (801) 581-7447 or AskHR@utah.edu if you need assistance.

Assistance for Health Plan Members with Diabetes

Diabetes Management by Teladoc Health is available for health plan members who have been diagnosed with Type 1 or Type 2 Diabetes.

Get unlimited test strips, a smart meter, personalized tips and expert coaching.



For information or to sign up, call (800) 835-2362 or go to TeladocHealth.com/Register (use registration code: UNIVERSITYOFUTAH)

Important Health Plan Terms

Deductible: the dollar amount you pay before the plan begins paying – does not apply to copays or preventive services.

Coinsurance: the percent you and the plan share.

Copay: a fixed dollar amount you pay for certain services.

Out-of-Pocket Maximum: the most you will pay for eligible services with a network provider; once you reach this limit, the plan pays the balance of eligible expenses for the rest of the plan year.

Network Providers: a group of providers who have contracted with the plan’s administrator to accept discounted rates for covered services. Other than U Health, Primary Children’s Medical Center and Granger Medical Clinics, the provider network varies depending on your health plan election. See the [Find a Provider](#) website for links and information.

Out-of-Network Provider: other providers who do not have a contract to accept a discounted amount for services. You will be responsible for any amounts over the amount a Network Provider would accept as payment in full (“balance billing”).

Formulary: a list of covered prescription medications that are approved for use and covered by the plan. The Formulary places drugs in tiers based on their overall value. See the [Summary Comparison](#) to see how different tiers are covered. The Formulary may require prior authorization or step therapy (trying a less expensive medication before a more expensive medication). If a medically necessary drug isn’t on the Formulary, a doctor can request a Formulary exception.

WellU Wellness Program

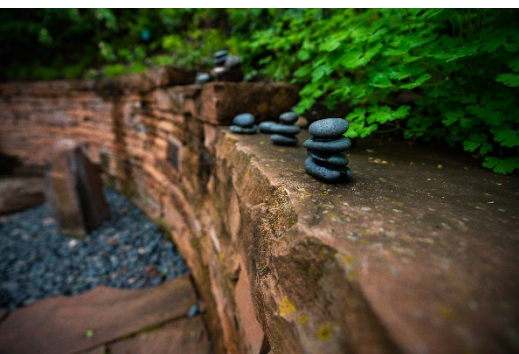
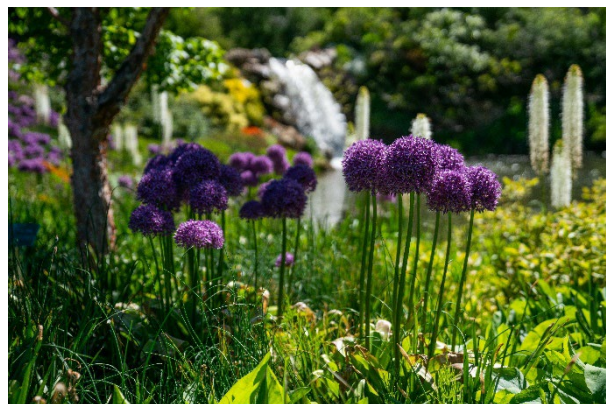
As you review your benefits during open enrollment, don't forget about the WellU Program and the opportunity to save on your health plan premiums. **Complete the requirements by June 30** to receive the WellU discount of \$25 per month during the next plan year.

The WellU Program offers a wide range of Wellness Activities designed to support individuals at every stage of their well-being journey.

To get started, search your inbox for an email from wellness@utah.edu and complete your confidential Health Risk Assessment (HRA). This survey provides personalized recommendations and helps you find four health activities that align with your goals. If you qualify for a **tailored care pathway**, you may choose to work with the Osher team **or to take the traditional path** by choosing **four different Wellness Activities**.

Wellness Activities still include wellness exams, preventive screenings and vaccinations, but also include:

- Take a walk or attend a class at **Red Butte Garden** on 10 different days (admission to the garden is free for U employees – be sure to tap your UCard)
- Meet with a Fidelity or TIAA **financial consultant** about saving for retirement
- Participate in **Huntsman Heroes** events and/or trainings
- Volunteer in the **Edible Campus Gardens** for an hour on five different days
- Get a comprehensive vision exam
- **Discount programs** for mindfulness, intuitive eating, diabetes prevention, and more



If you haven't completed your program requirements for this year, there's still time, but don't wait! Be sure to **finish your activities by June 30** to qualify.

If you have questions about the WellU Program contact University Human Resource Management (UHRM) at WellU@utah.edu. If you have questions about the Health Risk Assessment, Tailored Care Pathway, or Osher services and programs, contact the Osher Center for Integrative Health at Wellness@utah.edu.

*Please note: The **WellU tracker** may take up to 90 days to reflect completed activities. Complete the WellU requirements as early as possible to avoid any delays in application of the discount. Discounts will begin when timely completed requirements have all been reported. Employees who are currently receiving the discount but do not complete the requirements for next plan year will continue to receive the \$25 discount through the August 22 paycheck, after which the discount will end.

Employee Assistance Program and Mental Health Resources

The **Employee Assistance Program (EAP)** offers support for mental health and substance use concerns. The EAP is offered through **supportlinc**. Access assistance online, by phone, or through the supportlinc app. The University's group code is **universityofutah**. You can reach supportlinc by phone at (888) 881-5462.

You, your spouse or domestic partner, children under age 26, and anyone else residing in your household can take advantage of the EAP services at no cost. The EAP is available 24/7, is 100% confidential, and offers an array of confidential counseling services to help manage emotional and mental health challenges. Care is available in-person or virtually.

If needs require treatment beyond the short-term scope of EAP, individuals may be referred to a care provider in their health plan network.

Advantage and Community Plans: The Huntsman Mental Health Institute–Behavioral Health Network (BHN) is the dedicated mental health network, providing specialized services for employees and their families. With over 25 years of experience, HMHI-BHN offers timely, affordable, and personalized care through a network of more than 700 private practice clinicians and over 25 facilities across Utah. For additional assistance, contact HMHIBHN@hsc.utah.edu.

Consumer Directed Health Plan: Utilizes Regence's provider network.

RedMed

RedMed Employee Health Clinic, is located on the lower level of the A. Ray Olpin Student Union Building. Care at the clinic is provided by College of Nursing faculty and staff. Nurse practitioners and staff bring clinical expertise in individualized patient care, by assessing and treating work-related injuries and other non-emergency medical conditions.

All University employees can receive services at RedMed at no cost. RedMed does not currently serve family members.



Services available at RedMed include:

- Accidents and falls
- Back pain
- Cuts and burns
- Colds, coughs and allergies

Open Enrollment 2026/2027

[Open Enrollment Website](#)

- Ear aches
- Emergency contraception
- Eye irritation and redness
- Headaches
- Nausea, vomiting and diarrhea
- Occupational screenings, including hearing exams and mask fittings
- Pregnancy screening
- Sinusitis
- Throat soreness
- Vaccinations
- **WellU Wellness exams** (*available appointments are filling quickly!*)
- Women's health services, including long-acting reversible contraception (IUDs/implants)
- Work-related injuries

RedMed also has a psychiatric nurse practitioner, who can perform evaluations and medication management services. Obtain a referral through the RedMed Clinic.

Clinic Hours:

Monday - Thursday | 8 am – 5 pm

Friday | 9 am – 3:30 pm

[Schedule an Appointment](#)



Short Term Disability Insurance

*** New this year:** Employees enrolled in Long Term Disability Insurance can choose between three different waiting periods for short term disability benefits: 30 days, 60 days, and 90 days (current coverage). Premiums increase for shorter waiting periods.

Short term disability benefits are not payable until you have exhausted all sick and personal preference leave accruals (you can save vacation accruals). To see how much sick leave you have, log into [MyTime](#), open My Timecard, and click Accruals at the bottom of the screen.

If you are enrolled in Long Term Disability Insurance, as part of your Open Enrollment in [UBenefits](#), you will see the three different options. Enter your pay rate to see the different premiums.

If you are not enrolled in Long Term Disability Insurance, you will not see this option in UBenefits. You can apply for disability coverage [here](#).



Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to spend pre-tax dollars on a wide variety of health-related and dependent daycare expenses. The University's FSAs are administered by **HealthEquity**.



Enrollment Requirements: **Employees must re-enroll every year, as FSA enrollment does not carry over from year to year.**

Health FSAs – Pay or reimburse eligible health care expenses for you and your family members.

IRS Maximum Contribution for 2026: \$3,400 maximum per plan year.

Eligible Expenses for you and your family members: copays, coinsurance, glasses and contacts, prescriptions, select over-the-counter items, doctor visits, surgeries, birthing classes, and more.

How to Use: Participants receive a debit card to use on eligible expenses. If you use another form of payment, you may request reimbursement by logging into **HealthEquity's website**. HealthEquity receives a file of claims from both health plan administrators, so you will likely not need to submit receipts for services paid by the health plan, except for prescriptions, which will likely need to be submitted manually for reimbursement.

Services Deadline: You have until September 15 following the end of each plan year to incur eligible medical services or purchase eligible medical supplies (the end of the FSA Grace Period).

Reimbursement Deadline: Requests for reimbursement must be filed on or before December 31 following the end of each plan year. All funds remaining in accounts on January 1 following the end of the plan year will be forfeited.



Dependent Care FSAs – Use pre-tax dollars for dependent care, such as childcare or elder care.

Increased IRS Maximum Beginning 2026: \$7,500 is the household maximum, whether for an individual or for a married couple.

Eligible Expenses: After-school care and childcare for a child under the age of 13, and care for individuals who are dependent on you and unable to care for themselves. The care must be necessary to allow you to work or attend school.

How to Use: Employees can request reimbursement by logging into [HealthEquity's website](#). Dependent care FSA dollars are added and available for reimbursement throughout the year each pay period. You cannot be reimbursed for expenses before the money is deferred from your pay.

Services Deadline: You have until September 15 following the end of each plan year to incur eligible daycare expenses (the end of the FSA Grace Period).

Reimbursement Deadline: Requests for reimbursement must be filed on or before December 31 following the end of each plan year. All funds remaining in accounts on January 1 following the end of the plan year will be forfeited.

Employees currently enrolled in FSA for the 2025/2026 Plan Year

You have until **September 15, 2026**, to use FSA funds for eligible expenses. You must request reimbursement for eligible expenses on or before **December 31, 2026**. Funds remaining in your account on January 1, 2027, will be forfeited.

Health Savings Accounts

If you are enrolled in the **Consumer Directed Health Plan**, you can enroll in a Health Savings Account (HSA). With an HSA, you can invest and spend pre-tax dollars on health-related expenses. The University's HSA accounts are administered by **HealthEquity**.

Enrollment Requirements: Any employee enrolled in the Consumer Directed Health Plan who is not enrolled in Medicare Part A or B, a health flexible spending account, or any other health plan with a deductible less than \$1,700/individual or \$3,400/family in 2026 (i.e., no secondary coverage under a spouse).

IRS Maximum Contribution: 2026 HSA contribution limits are \$4,400 for employees with single coverage and \$8,750 for employees with family coverage. An additional \$1,000 is allowed for those age 55 or older. You can change your contribution amount at any time through [UBenefits](#) by clicking on the Change Your Benefits tile.

When to Spend: Your money is added throughout the year with each paycheck. You have access to the funds as soon as they are in your account. You can spend them as needed or invest them and continue to save for future medical expenses. You do not need to be

enrolled in a high deductible health plan to be able to spend money from your HSA, only to contribute to an HSA.

Eligible Expenses: Copays, coinsurance, glasses and contacts, prescriptions, doctors' visits, and more.

Services and Reimbursement Deadline: None! The money in your HSA will remain from year to year, even if you leave the University or retire.

IRS regulations do not permit enrollment in an HSA and a Health Care Flexible Spending Account (Health FSA) at the same time. If you will be starting a new HSA on July 1, be sure to spend or obtain reimbursement for any outstanding expenses from your Health FSA by June 30. Otherwise, you will be required to wait until October 1st to make contributions to an HSA.

Questions about Flexible Spending Accounts or Health Savings Accounts?

Here's a [comparison](#) of the differences

[UHRM FSA web page](#)

[UHRM HSA web page](#)

[HealthEquity's website](#)

Email AskHR@utah.edu

Call HealthEquity's 24/7/365 Customer Service at (866) 855-4065

Life Insurance

The University provides [life insurance](#) for all employees in benefit-eligible positions equal to their salary up to \$25,000. Additional coverage for employees is available.

During Open Enrollment:

- If you are not currently enrolled in Basic Employee Life and Basic Family Life, you may enroll. Coverage will be effective on July 1, 2026, the first day of the new plan year.
- If you are enrolled in Employee Additional Life Insurance, you may increase your coverage by up to \$20,000 to the guaranteed issue maximum (\$500,000), whichever is less.

Information about available life insurance, including [travel assistance](#), [premium rates](#) and an [application to enroll or increase coverage](#) more than \$20,000 is available on the UHRM [Life Insurance web page](#).

Voluntary Benefits through UBenefits Plus

The **UBenefits Plus Corestream Portal** offers employees access to a variety of voluntary benefits, including vision insurance, pet insurance, MetLife legal services, and auto and home insurance, as well as a variety of discount programs and offers. Employees can easily enroll in, manage, and explore available benefits.

Plans Available Only During Open Enrollment:

- *** Final special enrollment: Life with Long-Term Care Insurance** offered through Chubb – enroll during the OE Special Enrollment Period to enroll without providing proof of good health
- **Accident Insurance** offered through MetLife
- **Critical Illness Insurance** offered through MetLife
- **Hospital Indemnity Insurance** offered through MetLife
- **Legal Plan** offered through MetLife
- **Vision Insurance** offered through Samera Health and Moran Vision Centers

Plans Available Any Time through UBenefits Plus:

- **Norton LifeLock** Identity Theft Protection
- **Nationwide Pet Insurance**
- **Auto and Home Insurance** – compare quotes from Travelers, Liberty Mutual, and Farmers GroupSelect

Questions about Plans available through UBenefits Plus?

- Log into **UBenefits Plus** – additional plan information is available for each plan offered
- Email Corestream at utah.edu@corestream.com
- **Call Corestream** at (801) 640-9899 (policies may also have direct customer service contact numbers)

Other Benefits

The following plans are not part of Open Enrollment. You can change or apply for enrollment in these plans any time:

- **Employee-funded Retirement Accounts** – Enroll or change your deferral election any time through **UBenefits**
- **Accidental Death and Dismemberment Insurance** – Enroll any time through **UBenefits**, coverage is effective following enrollment
- **Long Term Disability Insurance** – **Apply** through The Standard's website

Update Beneficiaries

Check to make sure your beneficiary elections are all up-to-date, especially if you have experienced a life event such as birth of a child, marriage or divorce.

- **Beneficiaries for Life and AD&D** can be changed through **UBenefits**: click the “Change Your Benefits” tile, then scroll down to “Update Beneficiaries”.
- **Beneficiaries for your retirement plans** must be updated directly with your investment provider (**Fidelity Investments**, **TIAA**, or **URS**). Log into your account with the vendor to make changes or contact them by phone for assistance.

Legal Notices

You can find the following legal notices on our website:

- **COBRA Continuation of Coverage Rights**
- **HIPAA Privacy Notice**
- **Medicare Part D Annual Notice** - For Members who are or will be eligible for Medicare
- **Newborns’ and Mothers’ Health Protection Act**
- **Premium Assistance through Medicaid and the Children’s Health Insurance Program (CHIP)**
- **Summaries of Benefits Coverage** – Click on the Legal Plan Documents accordion
- **Women’s Health and Cancer Rights Act of 1998**

If you would like a printed copy of any of these notices, please contact us at AskHR@utah.edu or call (801) 581-7447.

Complete your enrollment between May 1 and May 31, 2026

UBenefits: <https://ubenefits.app.utah.edu>

UBenefits Plus: <https://universityofutah.corestream.com/login>

If you do not have access to a computer, you need to submit a paper form, or you have questions not answered in this newsletter or on the website, contact the UHRM Solutions Center at (801) 581-7447 or 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, 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 newsletter and the plan document, the plan document will control.

University Human Resource Management

250 East 200 South, Suite 125

Salt Lake City, Utah 84111

Phone: (801) 581-7447

Email: AskHR@utah.edu

Web: benefits.utah.edu

UBenefits: <https://ubenefits.app.utah.edu>

UBenefits Plus:

<https://universityofutah.corestream.com/login>

