Introductions

For any questions regarding any of the information in this presentation, please contact the corresponding department for service information.

For questions regarding your employee benefits or other HR related information please contact:

HR Solution Center

435.797.0122
hr.usu.edu
facebook.com/UtahStateHR
The mission of Utah State University is to continue to be one of the nation’s premier student-centered land-grant and space-grant universities by fostering the principle that academics come first, by cultivating diversity of thought and culture, and by serving the public through learning, discovery, and engagement."
Utah’s Land Grant University

In 1862 President Lincoln signed the Morrill Land Grant Act- This act assigned federal lands in each state to institutions of education for the use of those lands to create opportunities for Utah communicates, including agricultural families.

USU is Utah’s Land Grant University, and we have the unique opportunity to serve communities all throughout the state. Our programs provide widespread support, information and technology to some of our most rural areas.
USU has sent more student experiments into space than any other university and we have hardware on both Mercury and Mars!
We rely heavily on:
2. State Appropriations
3. Tuition and Fees

This affects how we do business and our decision-making processes.

### Operating Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees (net of scholarship allowances of: FY 2019 – $91,968,747; FY 2018 – $85,743,959)</td>
<td>$150,248,218</td>
<td>$145,663,113</td>
</tr>
<tr>
<td>Contracts, grants, and federal appropriations</td>
<td>285,524,851</td>
<td>221,801,908</td>
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<tr>
<td>Auxiliary enterprises (net of scholarship allowances: FY 2019 – $910,269; FY 2018 – $738,179)</td>
<td>64,434,140</td>
<td>51,967,537</td>
</tr>
<tr>
<td>Other operating revenues</td>
<td>47,615,200</td>
<td>41,615,940</td>
</tr>
<tr>
<td>Total operating revenues</td>
<td>537,822,409</td>
<td>461,038,498</td>
</tr>
</tbody>
</table>
This is where you can find our **Policy Library**.

USU Policies help communicate expectations and processes.
We have three main employee types:

1. **Non-Exempt** - Wage Hourly, Non-exempt Full-time benefitted
2. **Exempt**
3. **Faculty**

Your employee type may determine what policies apply to you including how and when you are paid and accrue leave.

**You can find out your employee type by:**

- Asking your supervisor
- Asking your Department’s Business Services
- Asking HR’s Solution Center 435-797-0122.
Non-Exempt Employee Info

Hourly Employees:
- Are At-Will-Employees and do not have an Introductory Period of Employment
- Earn overtime if they work over 40 hrs in a work week
- Must keep a timecard
- Paid by the hour
- Use the AggieTime System to track and record work hours

Full-Time Benefitted Employees:
- Have an Introductory period of employment of 6 months
- Earn overtime if they work over 40 hrs in a work week, which is accrued as Comp time
- Must keep a timecard to track hours
- Paid on a monthly salary
- Use the MyTime System to track and record work hours

*Schedule of all Employees are based on business needs and determined by the department and/or supervisor.*
Exempt Employees

- Have a 12-month Introductory Period of Employment
- Are paid on a monthly salary
- Do not earn overtime if they work over 40 hrs within a work week
- Use the MyTime System for leave entry only

*Schedule of all Employees are based on business needs and determined by the department and/or supervisor.*
This is where you can find time keeping systems and trainings on how to use them.
Exempt & Faculty Positions (12 months)
- May accrue annual leave – up to 22 days
- May accrue sick leave – up to 12 days

Faculty Positions (9 months)
- No annual leave, but have 3 months off in the summer
- May accrue sick leave – up to 12 days

Staff Non-Exempt Positions
- May accrue annual leave based on years of service
  - 0-5 years: 12 days, 5-10: 18 days, 10+: 22 days
- May accrue sick Leave – up to 12 days
Meals & Rest Periods

Non-Exempt Employees

• Should take 15 minutes worth of rest periods within each 4-hour work period of work
• Breaks are not cumulative and not at the beginning or end of workday
• Unpaid meal period of 30 to 60 minutes for those who work more than five hours in a day

USU encourages employees to leave their workstations during meal and rest periods.
Attendance

Regular attendance and punctuality are part of each employee’s job responsibilities.

Schedules are determined by supervisors and the business needs of the department.

Please call in to your supervisor if you are unable to report to work before your scheduled hours if possible.

**No-Call / No-Show**

Failure to report for work for 3 consecutive days without notice may result in termination for voluntary job abandonment.
USU Policy 313

The university expects employees to report to all work assignments unimpaired and in a condition ready to perform their duties safely and efficiently.
Respectful Workplace

The university is committed to maintaining a working environment that encourages mutual respect.

All employees of USU are collectively responsible for providing a work environment that is free from mistreatment, harassment, and/or intimidation, and where individuals are treated with dignity and respect.
Medical Benefit Eligibility

Selections & changes can only be made at the following times:

As a New Hire
Eligible for coverage 1st day of employment

If you have a Life Event
Marriage or Divorce
Birth or Adoption
Loss or Gain of Coverage

Open Enrollment
Held Annually on May 1st with an effective date of July 1st
Special Enrollment

You may enroll or make changes to benefits within 30 days of a qualifying Life Event

Must submit the necessary paperwork

Coverage begins the day of the qualifying life event
Regence BCBS is our Medical Insurance Carrier
Health Insurance Terms

**Deductible** | The amount of money you pay out-of-pocket each year before the insurance will begin coverage expenses. The deductible may not apply to all services.

**Co-Pay** | A fixed amount you need to pay for certain medical services. Office visits and prescription medication often require copays.

**Co-Insurance** | After you meet your deductible, your plan will start paying some of the costs. This means you share the cost of health care service with your health insurance company.

**Out-of-Pocket Maximum** | The maximum amount of money you can pay for medical services over a certain period of time. Once you meet your out-of-pocket maximum, your insurance will pay 100% of all allowed charges.
**Example** | Jane’s insurance plan has a $1,500 deductible. The co-insurance is 70/30 with an out-of-pocket limit of $4,000.

If Jane’s office visit cost is $125 and she has not reached her $1,500 deductible, then she pays $125. Her plan pays no coverage.

If Jane has reached her $1,500 deductible, **co-insurance begins**. If her office visit is $125 with a **copay** of $30.00, she pays $30.00 for the co-pay and pays $37.50 for the office visit, and her plan pays $87.50.

If Jane has reached her $4,000 out-of-pocket limit and has an office visit of $125 she pays nothing. Her plan pays her covered health care services.
Traditional Plans

Each time an individual within the family pays towards his or her individual deductible, that amount is credited toward the family deductible.

If the family deductible is met, the health plan co-insurance rate kicks in for every member of the family whether or not they met their own individual deductible.

**Note** | Co-pays do not count toward your annual deductible.
The family deductible can be met by one or any family member. Once the $3,000 family deductible is met, the members will pay the coinsurance rate.

There is no per personal deductible to meet.
When deciding, remember to look at the big picture. Review your medical expenses from the previous year. Think about expenses in the near future.

**Traditional Plan Pros**
Has lower deductibles, so this could be better if you go to the doctor often or expect to have major medical expenses in the near future.

**High Deductible Plan Pros**
Has a lower monthly premium, which can save you money. If you are healthy and looking for a way to cut costs this may be a great option to consider. You also have access to HSA which allows you build savings for future medical expenses.
Medical Plans

Wellness (White)

*The coinsurance rate is 70/30*

- Deductible per Person $750
- Deductible per Family $1500
- Doctor Visit Co-Pay after deductible $35
- Hospitalization Co-Pay after deductible $250
- Maximum Out-Of-Pocket per Person $4,000
- Maximum Out-Of-Pocket per Family $8,000
- Generic prescription 30 day $10
- Generic prescription 90 day $15
- Formulary prescription 35%
- Non-Formulary prescription 50%
- RX Co-insurance Maximum per Person $1,750
- RX Co-insurance Maximum per Family $3,500

High Premium (Blue)

*The coinsurance rate is 80/20*

- Deductible per Person $500
- Deductible per Family $1,000
- Doctor Visit Co-Pay after deductible $30
- Hospitalization Co-Pay after deductible $200
- Maximum Out-Of-Pocket per Person $3,250
- Maximum Out-Of-Pocket per Family $6,500
- Generic prescription 30 day $10
- Generic prescription 90 day $15
- Formulary prescription 35%
- Non-Formulary prescription 50%
- RX Co-insurance Maximum per Person $1,500
- RX Co-insurance Maximum per Family $3,000
Flexible Spending Accounts ("Use It or Lose It" Benefit) | Employees may allocate a portion of monthly earnings, pre-tax, to be used for health expenses and dependent care expenses. This amount is locked in for the plan year.

To participate, there is a $3.00 monthly account fee charge. If you want a debit card, an additional $1.50 will be charged.
Healthcare Flexible Spending Account (FSA) | Available to those in the Blue or White plan and those who waive medical coverage. Funds available upfront.

2020 maximum election of $2,750 for medical, Rx, dental, and vision expenses.

Use this account for eligible expenses incurred from July 1st through June 30th of the plan year (with a grace period that extends to September 15th). All claims must be submitted for the prior plan year by December 15th.

Dependent Care Flexible Spending Account (FSA) | Available to all employees regardless of medical plan selection. Funds are only available as used.

Maximum election of $5,000 or $2,500 if married and filing separate income tax returns for dependent care expenses.
Medical Plans

**High Deductible Health Plan (HDHP)**

*The coinsurance rate is 80/20*

- Single Deductible $1,500
- Family Deductible $3,000

- Doctor Visit Co-Pay after deductible 20%
- Hospitalization Co-Pay after deductible 20%

- Maximum Out-Of-Pocket per Person $5,000
- Maximum Out-Of-Pocket per Family $10,000

- Generic prescription 20% after deductible
- Formulary prescription 20% after deductible
- Non-Formulary prescription 20% after deductible

- RX Co-insurance Maximum per Person n/a
- RX Co-insurance Maximum per Family n/a
Health Savings Accounts (HSA)

**Triple-Tax-Advantage** | Contribute tax free, grow tax free, withdrawals are also tax free

Must be enrolled in a HDHP plan

You don’t lose this money

Yearly maximum contribution determined by the IRS. Single coverage in 2020 is $3,500 and Family Coverage in 2020 is $7,100.

You must be enrolled in a qualified High Deductible Health plan, not covered by Medicare, Tricare, or a traditional plan, and not claimed as a dependent on someone else’s tax return.

There is a $3.95 monthly administration fee for balances under $2,500

**Note** | Forms must be turned in by the 15th of the month prior to you wanting the contribution to begin.
Dual Medical Plan

When both spouses are employed at USU, both in benefit-eligible positions, and wish to be part of the Dual Coverage Plan, each employee will be enrolled in the same medical and dental plan according to their appropriate salary tier.

USU sets up the primary subscriber as the employee earning the lesser salary and the other employee will be listed as their dependent.
Dual Medical Plan

Dual Wellness (White) Plan
The coinsurance rate is 100/0
$0.00 out of pocket after deductible is met for medical only
Deductible per Employee $375
Deductible per Family $750
Doctor Visit Co-Pay $15
Generic prescription 30 day $5.00
Generic prescription 90 day $5.00
Formulary prescription 15%
Non-Formulary prescription 25%
$1,750 pharmacy out of pocket max

Dual High Premium (Blue) Plan
The coinsurance rate is 100/0
$0.00 out of pocket after deductible is met for medical only
Deductible per Employee $250
Deductible per Family $500
Doctor Visit Co-Pay $15
Generic prescription 30 day $5.00
Generic prescription 90 day $5.00
Formulary prescription 15%
Non-Formulary prescription 25%
$1,500 pharmacy out of pocket max
# Medical Networks

<table>
<thead>
<tr>
<th>Preferred Value Care (PVC)</th>
<th>Participating (PAR)</th>
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<tbody>
<tr>
<td>41 Utah hospitals</td>
<td>51 Utah hospitals</td>
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<tr>
<td>12,709 physicians and other professionals</td>
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<tr>
<td>Logan Regional</td>
<td>Logan Regional</td>
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<tr>
<td>Cache Valley Specialty</td>
<td>Cache Valley Specialty</td>
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<td>Huntsman Cancer</td>
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<td>Primary Children’s</td>
<td>Primary Children’s</td>
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<tr>
<td>McKay Dee</td>
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**Note** | Physicians and other professionals can be found by using the Regence “Find a Doctor” link on the [www.regence.com](http://www.regence.com) website
## Wellness (White) Plan

Wellness White Preferred ValueCare Network

<table>
<thead>
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<th>Salary Range</th>
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<tr>
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<td>Family</td>
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Wellness White Participating Network

<table>
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## Medical Premiums

### High Premium (Blue) Plan

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<tbody>
<tr>
<td>ValueCare Network</td>
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<td>$230.27</td>
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<td>$58,000 or More</td>
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### High Premium Blue Participating Network

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<td>$38,000 - 57,999</td>
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<td>$298.27</td>
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<td>$58,000 or More</td>
<td>$160.94</td>
<td>$358.12</td>
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# Medical Premiums

## High Deductible Health Plan (HDHP)

### HDHP Preferred ValueCare Network

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<thead>
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<tbody>
<tr>
<td>$24,999 or Less</td>
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<tr>
<td>$25,000 - 37,999</td>
<td>$7.10</td>
<td>$15.98</td>
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<td>$38,000 - 57,999</td>
<td>$8.95</td>
<td>$20.13</td>
<td>$29.08</td>
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<tr>
<td>$58,000 or More</td>
<td>$11.27</td>
<td>$25.36</td>
<td>$36.64</td>
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### HDHP Participating Network

<table>
<thead>
<tr>
<th>Salary Range</th>
<th>Single</th>
<th>Two Party</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$24,999 or Less</td>
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<td>$80.68</td>
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<tr>
<td>$25,000 - 37,999</td>
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<td>$38,000 - 57,999</td>
<td>$40.95</td>
<td>$88.13</td>
<td>$126.08</td>
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<tr>
<td>$58,000 or More</td>
<td>$43.27</td>
<td>$93.36</td>
<td>$133.64</td>
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</table>
USU’s Dental Insurance is provided by Regence BCBS.

Examinations, fillings, x-rays, sealants, etc. covered at 80%
Sealants are covered for dependent children only
Maximum benefits per person per contract year is $1,500
Prosthetics (dentures, bridges, crowns, implants, etc.) covered at 50%
Orthodontics: eligible benefits are paid at 50%
Maximum benefit on orthodontics is $1,500 per person per lifetime

<table>
<thead>
<tr>
<th>Dental Plan</th>
<th>Monthly Premiums</th>
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</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$11.24</td>
</tr>
<tr>
<td>Employee Plus One Dependent</td>
<td>$22.48</td>
</tr>
<tr>
<td>Employee Plus Two or More Dependents</td>
<td>$36.53</td>
</tr>
</tbody>
</table>
Dental Plan

When both spouses are employed at Utah State University and both are in a benefit eligible position you are eligible to enroll in this plan.

Dental Co-Insurance Preventative & Basic Paid at 100%
Major Paid at 80%

Dental Maximum per year $2,000 per claimant
Ortho Co-Insurance Paid at 80%
Ortho Lifetime Maximum $2,000 per claimant

<table>
<thead>
<tr>
<th>Dental Plan</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$11.24</td>
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<td>$22.48</td>
</tr>
<tr>
<td>Employee Plus Two or More Dependents</td>
<td>$36.53</td>
</tr>
</tbody>
</table>
Preventative Care is paid 100%. The provider will code the visit as preventative. You need to make sure your individual preventative care checkups are more than 6 months apart otherwise it will be billed as a regular care visit.
If you have been in URS there are limitations on which plan you can be in.

**401(a) – Employer Funded**
Employees not previously enrolled in Utah Retirement Systems with Utah State University, USU will contribute 14.2% of your annual gross earnings into a retirement account called a 401(a) plan. You may choose TIAA or Fidelity or both.

**Utah Retirement Systems (URS) – Employer Funded**
New employees who previously worked for Utah State University and were enrolled in URS while working for the University, **must** remain in URS.
- Prior to July 2011: Tier 1
- After July 1, 2011: Tier 2

**Note** | Remember to set up Beneficiaries with your retirement vendors.
403(b) (Automatic Enrollment) – Employee Funded
USU will automatically enroll you in a 403(b) plan contributing 3% in a Life-cycle with TIAA. You may opt-out at any time.

403(b), 457(b), 401(k) – Employee Funded
Pre-tax contribution retirement plan. If you are in a URS 401(k) plan you receive 1.5% from USU.

Roth 403(b) and Roth 457(b) – Employee Funded
Post-tax contribution retirement plan.

Note | Forms need to be turned in by the 15th of the month prior to the contribution starting.
Employee Basic Term Life Insurance (Automatic Enrollment)

USU pays the premium for 1x your annual salary rounded to the nearest $1,000 to a maximum of $250,000

You will receive an email from The Hartford allowing you to enroll in more life and disability insurance.

enroll.thehartfordatwork.com/enroll

Remember to set up your beneficiaries by going to The Hartford’s website.
Life Insurance

Employee, Spouse, and Dependent Supplemental Term Life

Employee Supplemental Term Life
As a new employee, you may enroll up to a lesser of five times your annual salary or $400,000 without evidence of insurability if done at the employee’s initial enrollment for benefits.

Dependent Term Life
You may enroll spouse and dependent children in term life insurance
  
  Dependent Basic Life for spouse | $10,000 of coverage  
  Dependent Basic Life for children | $5,000 of coverage  
  Supplemental Dependent Life for spouse: units of $10,000 (max $250,000)  
  Supplemental Dependent Life for children | units of $5,000 (max $20,000)
Benefit Highlights (Automatically Enrolled)

You may opt-out of this benefit within your first 30 days of employment. If you want to enroll, you may enroll during open enrollment.

- Covers 150 calendar days

If you are injured, ill, or out on maternity, the Hartford will pay 66.67% of your salary while out on Short Term Disability. The employee may use 20% of sick or annual leave to increase the combined payment to a maximum of 86.67%.

Starts paying on your 11th day of injury or illness.

Employee and employer each pay a premium. The employee cost is $6 a month.
Benefit Highlights (Automatically Enrolled)

When the employee's disability extends beyond 150 calendar days due to non-work related injury or illness.

USU pays for the premium for this benefit.

The Hartford will pay 66.67% of the disabled individual’s salary.

While disabled, The Hartford will continue to contribute to your retirement plan.
**Voluntary EyeMed**

**EyeMed** | This is a voluntary benefit. To enroll, go to hr.usu.edu/benefits/voluntary. New employee coverage will be effective 1st day of the month after hire date.

**Frames** | $0 co-pay, $130 allowance, 20% off balance over $130

**Lenses** | $10-$120 co-pays based on lens selection

**Conventional Contact Lenses** | $0 co-pay, $130 allowance, 15% off balance over $130

**Disposable Contact Lenses** | $0 co-pay, $130 allowance, plus balance over $130

**Hearing Care** | 40% off hearing exams and a low price

<table>
<thead>
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<th>Coverage Level</th>
<th>Monthly Premiums</th>
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</thead>
<tbody>
<tr>
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<td>Employee Plus One Dependent</td>
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<tr>
<td>Employee Plus Two or More Dependents</td>
<td>$16.36</td>
</tr>
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Ability Assist Counseling Services
This benefit is free and for all benefitted employees, spouses, and dependents. You can receive three face-to-face counseling sessions per plan year. Unlimited telephonic counseling. Clinicians are available to provide you support and answers. 1-800-964-3577.

Emotional or Work-Life Counseling
Job pressures, Relationship.marital conflicts, Stress, anxiety and depression, Work/school disagreements, Substance abuse, Child and elder care referral services

Financial Information and Resources
Managing a budget, Retirement, Getting out of debt, Tax questions, Saving for college

Legal Support and Resources
Debt and Bankruptcy, Guardianship, Buying a home, Power of Attorney, Divorce
Other Voluntary Benefits

MetLife Group Home and Auto Insurance | Free quote

MetLaw Prepaid Group Legal | Premium

Zurich AD&D Insurance | Premium

The Hartford Additional Services | Free
  Travel assist and identity theft protection
  Prevention education, detection fraud alert to three credit bureaus,
  resolution credit information review, ID theft affidavit assistance,
  card replacement, emergency cash advance

Will and estate planning
Funeral planning and concierge services
Health champion (Health Care Support Services)
  1-800-964-3577
University faculty and staff who are members of any reserve branch of the United States Armed Forces or National Guard unit can receive covered active duty. A copy of the orders is required for eligibility.

**Annual Encampment or Other Active Duty Trainings** | Are entitled to a leave of absence with full pay for up to 15 working days per year.

**Active Duty Beyond Annual Encampment** | A person meeting this criteria is entitled to return to the previous position or a similar position with similar status and pay. Medical, dental, and life insurance will continue at the same level before the call to active service for 30 days. After this 30 day period, benefits will be handled as they are for any other employee taking a leave of absence.
Parental Caregiving with Modified Duties | Faculty Only

Designed to help faculty request relief of up to 6 credit hours of teaching for one semester either Spring or Fall due to the birth or adoption of a child while continuing to perform other job duties.

Faculty who teach more than six credit hours may request to receive additional reduction in teaching credit hours with a reduction in salary commensurate with the number of credit hours beyond 6 credits.

PCMD shall begin January 1 for Spring semester, July 1 for Fall semester, and no more than 3 months prior to the expected birth.

To initiate PCMD, the faculty member will submit the formal request to the Office of Human Resources. PCMD will run concurrent with FMLA.
The university provides three workdays to employees who need to prepare and/or plan a funeral for the death of an immediate family member.

Immediate family is defined as: employee’s spouse or domestic partner, son, daughter, son-in-law, daughter-in-law, foster child, parents, parents-in-law, brother, sister, brother-in-law, sister-in-law, grandparents, grandparent-in-law, grandchildren, and step-relative.
Other Leave

FMLA | Faculty & Staff

Sabbatical Leave | Faculty only

Jury & Witness Leave | Faculty & Staff

Organ Donor Leave | Faculty & Staff
Educational Benefits

Tuition Reduction (50% off)

This benefit can be used for graduate and undergraduate degrees.

The employee must work at least 75% time in a benefited position.

Employee may begin classes 3 months after start date. Spouses qualify immediately for this benefit.

Children may use this benefit after the employee has completed 2 years of service. Children may have this benefit until they reach age 26 and/or are unmarried.

The eligibility period must be completed on or before the last day fees are due in the applicable semester.

Some or all tuition reduction may be taxable as wages.

Course Auditing (Course is free, fees may apply)

Employees, and their spouses may audit University courses without a fee or waiting period.
You have **30 days** from hire date to enroll in your benefits.

If you miss the 30-day window, you will have to wait until Open Enrollment or a life event to enroll.

If you have questions or want to review your benefit packet, please visit [hr.usu.edu](http://hr.usu.edu) or call the **HR Solution Center** at 435-797-0122.
Campus Safety
Things you should know | dps.usu.edu

**Code Blue Alert** | Email, voicemail, text message, campus digital signage, USU homepage. May include severe weather, hazardous materials spills, or armed aggressors. **Update your info in CODE BLUE.**

**USU Police** | Contact USU Police to report crimes or suspicious activity on the Logan campus.

**Recreation Safety** | On campus or in the community and canyons, make sure you are aware of your surroundings, and do your part to keep yourself and those around you safe.
Thank you for choosing to work at UtahState University!