Welcome To Utah State University

New Employee Benefits Package
Please contact Human Resources if you have any questions or concerns about University policies, benefits, and Wellness Programs.

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<tr>
<td><strong>HR Solutions Center</strong></td>
<td>(435) 797-0122</td>
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<td><strong>Human Resources Main Line</strong></td>
<td>(435) 797-0216</td>
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<tr>
<td><strong>The Wellness Program</strong></td>
<td>(435) 797-8519</td>
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As a new employee in a benefited position at Utah State University, you are eligible for the following benefits:

- Employee Healthcare Plans
- Dental Insurance
- Retirement Contributions
- Group Life Insurance
- Disability Insurance
- And Many Other Voluntary Benefits

In addition to your annual salary, the approximate value of your benefits is approximately 45% of your annual income. All benefits and coverage are effective on your date of hire.

This new employee benefit packet provides information about your benefits and other resources.

All benefit enrollment forms must be completed and submitted to Human Resources 30 days from your date of hire. The next opportunity you will have to make changes to your benefits will be during open enrollment which begins in May of each year, unless you experience a qualifying life event.

If you miss this 30-day enrollment period, your medical plan election will be defaulted to the Wellness medical plan, single coverage. Your retirement election will default to TIAA Age-Based Life Cycle Fund.

USU Human Resources is here to assist you. If you have any questions or concerns, please call us at 435-797-0122.
New Staff/ Faculty Guide

**REQUIRED to complete within your first 30 days**

- Medical/Dental insurance enrollment form. (Include copies of dependent birth, adoption and/or marriage certificates)
- Opt-out of Medical and/or Dental Plan if not enrolling
- Group Life Insurance and Disability with The Hartford
- Demographics Sheet
- Policy Acknowledgement
- Beneficiary Designation
- Acknowledgment of Retirement Account Options
- 401a Investment Provider or URS Election Form
- Enroll online with TIAA and/or Fidelity

**CLICK HERE TO PRINT ALL REQUIRED FORMS**

**Voluntary Benefits due within your first 30 days of employment**

- ASI Flex Spending
- MetLaw Hyatt Legal
- Zurich Accidental Death and Dismemberment
- EyeMed

**Anytime**

- Health Savings Account
- Employee Wellness
- Supplemental Retirement
- Retiree Healthcare Savings Plan

**Other Important Information**

- Saving for your Future—page 16
- Voluntary Benefits—page 21
- Access Banner (pay stub)—page 29
- USU Staff ID card—page 30
- Purchasing a Parking Pass—page 31
- Childcare Options—page 32
- Sexual Harassment Prevention training—visit website for more information
- Online Driver's Training — visit website for more information
- Voluntary Benefit Enrollment Forms—Human Resources website.
In this section you will learn about the employee healthcare plans.

- Healthcare Plan Options
- Healthcare Premiums
- Health Savings Account
- Dental Coverage
- Network Provider options
- The Employee Wellness Program

Dual Employment Benefits

When both spouses or domestic partners are employed at Utah State University in benefit eligible positions, they may participate in the DUAL medical and dental benefits. If you would like to learn more about this benefit or if you would like to enroll in the Dual Medical and Dental benefits please click here.

Plans and Networks

Each employee must pick a plan (White, Blue, HDHP) and a network (Preferred ValueCare, Participating). The next sections will have more information regarding these choices.
USU offers 3 medical insurance plans: High Deductible Health Plan (HDHP), Wellness, and High Premium. The Wellness and High Premium are traditional plans while the HDHP is a non-traditional plan with the option of a Health Savings Account. With the Wellness and High Premium plans you have the option to also enroll in Flex Spending.

All 3 plans include Vision Care which will provide 1 free eye exam for each person on your plan, per year. If you need coverage for glasses, contacts, etc. please view the section on EyeMed under the Voluntary Benefits sections (Page 23) for more information. To see a breakdown of the deductibles, out of pocket max, and other information concerning each plan, please visit: https://hr.usu.edu/benefits/healthcare/medical_plans.

Monthly premiums are based on your annual salary and are withdrawn pre-tax. The premiums listed are for employees who work at least 75% time. If you will be employed for less than 75% time, please call 797-0122 for premiums. If you enroll in the High Deductible Plan you are encouraged to contribute money into a Health Savings Account. To see a list of premiums visit: http://hr.usu.edu/benefits/healthcare/medical_dental_precrums
**Two Medical Networks**

Medical network refers to the doctors and hospitals. In the event of an emergency situation, networks will be disregarded until you are stable. USU and Regence BCBS will offer 2 insurance network options to benefit eligible and ACA eligible employees. For more information visit this website: [http://hr.usu.edu/benefits/healthcare/medical](http://hr.usu.edu/benefits/healthcare/medical).

**Preferred ValueCare (PVC) Network**

Provides access to 40 Utah hospitals including Logan Regional Hospital, Cache Valley Hospital, University of Utah Hospital, Huntsman Cancer Hospital and Primary Children’s Hospital.

**Participating (PAR) Network**

This is the broadest network offered. It currently provides access to 49 Utah hospitals including Logan Regional Hospital, Cache Valley Specialty Hospital, University of Utah Hospital, Huntsman Cancer Hospital, Primary Children’s Hospital and McKay-Dee Hospital.

To see a side-by-side comparison of the networks visit [http://hr.usu.edu/files/benefits/Hospital_Network_Comparison.pdf](http://hr.usu.edu/files/benefits/Hospital_Network_Comparison.pdf)
Health Savings Account

This option is available in conjunction with the High Deductible Health Plan.

A Health Savings Account is a triple-tax-advantaged account where your contributions, account earnings, and qualified withdrawals are tax-free. USU partners with HealthEquity, an industry leader in H.S.A. administration. Visit the Health Equity site to learn more (Click on logo).

H.S.A. money belongs to you if you change medical plans, take another job, or retire. You can make tax free contributions in 2018 to your H.S.A. up to $3,450/single or $6,900/family. This money continues to roll over each year.

The HDHP encourages wellness and prevention, wise spending and health-related savings.

Note: if you have “other coverage” such as coverage as a dependent on your spouse’s or parent’s group policy or if you are on Medicare, you are not eligible to contribute to an H.S.A.

HEALTH SAVINGS ACCOUNT FORM
Dental Insurance

- Examinations, fillings, X-rays, sealants, etc., covered at 80%.
- Sealants are covered for dependent children only.
- Maximum benefit 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

A list of premiums can be found at http://hr.usu.edu/benefits/healthcare/dental.
The goal of the USU Be Well Program is to support and enhance the health and wellness of employees and their families. We encourage employees to adopt healthy lifestyle behaviors that increase work satisfaction, support a work/life balance, and reduce health care costs. We are striving to create a wellness culture at USU. Many services are offered at little or no charge. Visit our website frequently for updated information about current programs and classes.

**Employee Wellness Center:**

**Health Physical Education Recreation Building (HPER) 109**

In the HPER building you will find the Employee Wellness Center in Room 109. It is located on the west side of the building, near the racquetball courts. This gym offers a free, convenient, and friendly atmosphere for USU employees and their spouse/partner to exercise. We also offer FREE drop-in health screenings, along with an evening fitness club and many other classes.

For questions please contact:
Employee Wellness Center
BeWell@usu.edu
435-797-8908
Wellness.usu.edu
In this section you will learn about the following:

- Group Term Life Insurance
  - Employee Basic Life Insurance
  - Accidental Death and Dismemberment
  - Employee, Spouse, and Dependent Supplemental Life

- Short-Term Disability
- Long-Term Disability

**Important**

You will receive an email from The Hartford which will contain your log-in information. You will need to log into the website provided in the letter to declare your beneficiaries of the life insurance policies and make supplemental life insurance elections.
Group Life Insurance

Employee Basic Term Life and AD&D Insurance
The University pays the premium for Basic Life and AD&D Insurance of one times your annual salary rounded to the nearest $1,000, to a maximum of $250,000.

Employee Supplemental Term Life Insurance
You may enroll with The Hartford for supplemental insurance 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. In addition, life insurance may be increased in units of $10,000 to a maximum of $1.5 million with evidence of insurability.

Dependent Term Life Insurance
You may enroll your spouse and dependent children in term life insurance programs with The Hartford. Dependent Basic life: $10,000 of coverage for spouse and $5,000 for qualified children. Supplemental Dependent Life in units of $10,000 to a maximum of $250,000 for spouse and in units of $5,000 to a maximum of $20,000 for children. Coverage after the $20,000 supplemental for spouse requires proof of insurability. Child life insurance does not require proof of insurability.
Disability Insurances

**Short-Term Disability (STD)**

Short-term disability is available to those who are out of work for sickness, injury, or maternity, lasting 150 days or less. This benefit covers 66.67% of your salary while disabled. In addition, your medical, dental, STD and life insurance programs remain in force, however, your premiums are waived. Employer contributions to your retirement plan will continue. Voluntary benefit premiums and voluntary retirement contributions continue only if arrangements are made with Human Resources. You are automatically enrolled in this STD benefit. The cost is $4 per month. You may opt-out of this benefit within your first 30 days of employment or annually during open enrollment. To opt-out, log into The Hartford website using the information you received in the letter emailed to you and select waive.

**Long Term Disability (LTD)**

This insurance covers disabilities that extend beyond 150 days. The Hartford will pay the disabled individual’s salary at the rate of 66.67%. While disabled, The Hartford will continue to contribute to your retirement plan. Premiums for this benefit are paid by the University.
In this section you will learn about the following retirement plans:

- Employer Funded
  - 401(a) Retirement Plan
  - Utah Retirement Systems (only if previously enrolled with URS)

- Employee Funded Voluntary Retirement Savings Plans
  - 403(b) Plans
  - 457(b) Plan
  - 401(k) Plan

Employees are required to log in to TIAA and/or Fidelity in order to enroll in the employer funded retirement 401(a) plan.

Guide to Online Enrollment with TIAA
Guide to Online Enrollment with Fidelity
All Employees:
In addition to the employer contribution to your retirement, you will be automatically enrolled in a 403(b) supplemental retirement Life-Cycle Fund with TIAA. The auto enroll will be set up to contribute 3% of your income pre-tax. If you want to opt out of this benefit you may do so by filling out the opt out form, and returning it to the Human Resources office within your first 30 days of employment.

(There are more supplemental retirement options discussed on the next page.)

Employer Paid Retirement
Unless you have previously worked for USU and enrolled with Utah Retirement Systems, 14.2% of your annual gross earnings will be deposited into a retirement account called a 401(a) plan. There are two options in regards to what company receives this money, TIAA or Fidelity. You designate how much goes to which company, and how this contribution is invested among the investment options.

Utah Retirement Systems (URS)
If you were previously enrolled in Utah Retirement Systems with Utah State university, you must continue to be with URS, please complete the URS Election form.

For more information regarding URS visit URS.org.
Voluntary Retirement Contributions

All employees may make supplemental voluntary retirement contributions. Changes can be made monthly, and must be turned in by the 15th of the month prior to the start of the contribution. The maximum contribution is $18,500 per supplemental retirement plan, if under age 50. If over age 50, the maximum contribution is $24,500.

Your contribution will occur through payroll deduction on both the pre-tax and post-tax options.

Choose the appropriate form below:

- Pre-Tax Retirement Contribution (401k and 403b)
- Pre-Tax Retirement Contribution (457b)
- Post-Tax Retirement Contribution (Roth 403b)

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<th>Vendor Options for 457(b)</th>
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<td>Utah Retirement Systems</td>
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<tr>
<td>Fidelity Investments</td>
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<td>TIAA</td>
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<td>TIAA</td>
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Fidelity, TIAA, and Utah Retirement Systems (URS) all have representatives who come to campus for one-on-one counseling.

Please call to schedule an appointment:

- **TIAA** - Ryan Peterson 1-800-732-8353
- **Fidelity** - Teo Ngatuvai - Customer Service 800-343-0860 or Teo’s direct line 800-813-1239
- **URS** - Matt Brady - 866-980-0334

USU has recorded seminars regarding Utah Retirement Systems (URS).

- [Tier 1 (before July 2011)]
- [Tier 2 (after July 1, 2011)]
You are eligible to participate in the Retirement Healthcare Savings Plan (RHSP) by making voluntary post-tax contributions. The money you contribute belongs to you, but is only available to you when you leave the University, by retiring or due to the end of employment.

**The money you contribute will grow tax free. These funds must be used for health care expenses.**

To participate, the minimum yearly contribution is $200/yr.

The money can be used for yourself, your spouse, or qualified dependents. The purpose is to save for medical expenses in retirement, however you may use this money to pay for COBRA premiums if you leave the University.

To learn more [CLICK HERE](#)

The RHSP is administered by TIAA

Click on the logo below to visit TIAA
In this section you will learn about the following Voluntary Benefits:

- EyeMed

- ASI Flex Spending (Medical and Dependent Care)

- MetLife Group Home and Auto Insurance

- MetLaw Prepaid Group Legal

- Zurich
  - Accidental Death and Dismemberment Insurance
  - Travel Assist

- The Hartford
  - Ability Assist (Employee Assistance Program)
  - Travel Assist and Identity Theft Protection
  - Will and Estate Planning
  - Funeral Planning and Concierge Services
  - HealthChampion (Health Care Support Service)

- Tuition Reduction and Course Auditing
EyeMed

EyeMed is a voluntary vision benefit, that helps you pay for glasses, lenses and frames. Benefits include $130 credit towards each person's frames or contact lenses.

EyeMed is available for New Employees to enroll in within their first 30 days of employment. If you do not sign up during this window, employees are eligible to sign up during Open Enrollment. If you enroll as a new employee your coverage will be effective on the following 1st day of the month after your hire date. If you enroll during open enrollment, your coverage will be effective July 1.

EyeMed summary of benefit details and premium costs

EyeMed Vision Care - Insight Network Provider Locator

To enroll in this voluntary benefit, follow the link below.

Voluntary EyeMed Enrollment Form

Log in with your A-Number and strong password, submit the form and save a copy of the confirmation email for your records.
The Utah State University Flexible Benefits Plan is a Cafeteria Plan as defined in Section 125 of the Internal Revenue Code. The Flexible Spending account is for both health expenses and dependent care expenses that are incurred during the plan year (July 1-June 30).

Employees may allocate a portion of monthly earnings, **pre-tax**, to be used for health expenses and dependent care expenses, which can result in **substantial tax savings**. The maximum you may set aside for health expenses is $2,650 per year; dependent care maximum is $5,000.

Paying for medical expenses through the Flex Spending Plan can save you as much as 25%-28% in taxes on each dollar spent for your share of insurance deductibles, co-pays, or items not covered by insurance. Also, the Dependent Care Flexible Spending Account may save you more in taxes than the day-care tax credit (filed with your federal income tax return).

ASI FLEX reimburses you for eligible expenses incurred while participating in the plan during the plan year and subsequent grace period. Within that fiscal year contract (and 75 day grace period). This is a use or lose benefit.

**For more information and Enrollment Forms CLICK HERE**

Note: If you are in the **High Deductible Health Plan & Have a Health Saving Account**, you are not eligible for medical flex spending, but you are eligible for dependent care.
Voluntary Benefits

**MetLife Auto and Homeowners Program**

With one call you can receive quotes from two leading insurance companies (MetLife and Safeco) for top quality auto and home insurance with special group discounts. You may apply for auto or home insurance at any time by calling 1-877-638-7515.

**MetLaw Hyatt Legal Services**

With MetLaw, the group legal plan made available by Hyatt Legal Plans, Inc., (a MetLife company), you have access to a network of attorneys on retainer for a low monthly premium paid via payroll deduction. The monthly premium is $21.25. You will have access to legal services and representation from local attorneys on a wide range of matters including wills and estate planning, financial matters, real estate, traffic offenses (DUI not included), and more. There are no co-pays or deductibles. For example you can have a local attorney prepare full estate planning documents for you and your spouse for $21.25 per month. Once enrolled you will be required to remain in the plan for the full benefit plan year (12 months). If you are enrolled your coverage will automatically renew each year unless you call during open enrollment to cancel. To enroll or learn more call 1-800-821-6400 or click on the logo below.

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**Zurich—Travel Assistance and Accidental Death & Dismemberment**

If you want to enroll in additional voluntary AD&D through Zurich, then you can fill out the [application HERE](#). This election can only be made as a new hire and then every year during open enrollment. Coverage can be for employee only, employee and spouse/domestic partner, or employee plus spouse/domestic partner and children. For more information on Zurich AD&D, check out the [Zurich AD&D Summary](#). When you sign up for Zurich AD&D you also have access to their travel assist program and business travel accident. To learn more about the Zurich travel assistance program, download the [travel assist brochure](#).
Voluntary Benefits

Additional benefits through The Hartford.

- **Ability Assistance** (Employee Assistance Program)
- **Beneficiary Assistance** (Grief Counseling and Financial Planning)
- **Will and Estate Guidance**
- **Travel Assistance and Identity Theft Protection**
- **HealthChampion** (Health Care Support Service)
What is this Benefit?
Eligible employees, their spouse and dependent children are eligible to receive reduced tuition rates. Eligible employees and their spouse may audit courses and only pay for associate course fees.

Eligibility Requirements:
- The employee must work at least 75% time with the university
- Employee may begin classes 3 months after start date
- Spouse may begin the semester following employee’s hire date
- 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 are unmarried

Eligible Employee:
For both undergraduate and graduate classes, you will need to complete the Application for Tuition Reduction Form with the supervisor’s signature every semester. Part of this form includes the option to opt out of some or all student fees. By signing the form, the eligible employee is acknowledging that they understand some or all of the tuition reduction benefits may be taxable as wages to the eligible employee.

Spouse/Domestic Partner of Eligible Employee
Spouses or Domestic Partners of eligible employees, both undergraduate and graduate, must have the employee fill out the Application for Tuition Reduction Form every semester. By signing the form, the eligible employee is acknowledging that they understand some or all of the tuition reduction benefits may be taxable as wages to the eligible employee.

Eligible Children of Eligible Employee
Eligible children of eligible employees, both undergraduate and graduate, must have the employee fill out the Application for Tuition Reduction Form. By signing the form, the eligible employee is acknowledging that they understand some or all of the tuition reduction benefits may be taxable as wages.
For more in depth information on this benefit, go the Policy 350 from the HR website.

**Submission of forms**

*Registrar’s Office*
- In person, Taggart Student Center (TSC) room 246
- By fax, 435-797-1110
- By email, registrar@usu.edu

*Department of Human Resources*
- In person
  - Human Resource Building
    - corner of 1200 East and 700 North
- By fax, 435-797-1816
Additional Information and Resources

In this section you will learn about the additional information and resources available to you:

- USU Holidays, Vacation, and Sick leave
- Access Banner (Pay Stubs)
- Staff Card
- Parking On USU Campus
- Aggie Cares
- COBRA Continuation of Coverage
- Affirmative action
- Family Medical Leave Act
Leave and Holidays

**Annual (Vacation) Leave**

**Faculty and Exempt:** Leave is earned at the rate of 1.83 days per month or 22 days per year for eligible faculty and exempt staff on fiscal year appointments (12 months). Academic year appointments do not earn annual leave. Annual leave accrues on a calendar basis and may not exceed 30 days.

**Non-Exempt Staff:** Annual leave accrues on a calendar basis and may not exceed 30 days. Annual leave is earned according to the following schedule:

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<tr>
<th>Years of Service</th>
<th>Days Earned Per Year</th>
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<td>0-5</td>
<td>12</td>
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<tr>
<td>5-10</td>
<td>18</td>
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<tr>
<td>10 and over</td>
<td>22</td>
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**All employees** on fiscal year base appointments earn 12 paid holidays per year. Employees are eligible for paid holidays that fall within the period in which their services are performed. Holiday, sick and annual leave pay is pro-rated for employees with an FTE less than 100%.

**The following holidays are observed by USU**

- New Year’s Day
- Martin Luther King, Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Pioneer Day (July 24)
- Labor Day
- Thanksgiving Break
- Christmas Holiday Break
Access Banner

Access Banner is where employees are able to see/update personal information and view earnings, pay stub, and benefits.

Go to http://banner.usu.edu/ Click USU ACCESS
Log in with your A - number and strong password

Employees may make changes to their personal or employee information at anytime in the Personal Information tab. Such as:
- Name
- Address
- Phone number
- Email
- Family Members
- Direct Deposit

In the Employee tab, employees can see their monthly pay stub, W2 information, and annual and sick leave balances. In this tab direct deposit information can be updated. The pay stub will show past pay information and benefit deductions. Employees need to review this for accuracy.
If you are a benefited USU Faculty or Staff Employee, or a Spouse/Partner of a benefited employee, you are eligible for the USU Staff ID Card. Please allow at least 2 business days from your first day before visiting the **USU Card Office (TSC 212)**. Extension faculty and staff may go to their local Extension site and request a USU Staff ID Card. Don’t forget to bring a valid picture ID when you request a USU Staff ID Card. If you have a student ID from USU you may exchange it for a new Staff card for a discounted price. New and replacement cards are $15.

The USU ID Card is your official passport on campus. The USU ID Card will be activated when you pick it up from the Card Office.

Your ID card is used to get into campus recreation facilities such as the HPER and Fieldhouse (lower level). The card also acts as your library card, meal plan card, health center card, copy card, and campus account card.

Your ID card contains financial accounts and grants you access to events and facilities on campus. To get the most out of your experience on campus it is important to understand the following:

**Account options**

- **Aggie Express** - used at the Campus Store, Computer Labs, and Dining locations to pay for services. Receive a 10% discount at participating dining locations.
- **Meal Plan** - block meal plans can be used at dining locations

[Enroll for Aggie Express Deposit](#) through payroll deductions and manage your account online with the **USU Card Office**.

To learn more or enroll in the Meal Plan, visit [Dining Services](#).
Parking on USU Campus

**Permit Eligibility**
USU faculty and staff are eligible for TERRACE or GREEN parking permits. Faculty/Staff who wish to park in a lot other than TERRACE or GREEN need to submit a request to parking and transportation to added to the wait-list.

Parking for cars can be deducted pre-tax from your paycheck, or paid once per year on an annual renewal basis. Motorcycle parking cannot be deducted from your paycheck and will need to be paid for up-front. Please indicate how you would like to pay when visiting with parking located at 840 E. 1250 N. Logan Utah, North of Maverick Stadium.

Purchase and update a parking permit online by [Visiting the USU Parking Website](#).

If you qualify for a student permit as well as a faculty/staff permit you will need to choose which permit you wish to buy. If you choose to purchase a student permit you will be removed from the faculty/staff wait-list.

To be eligible for a student permit you are required to be matriculated and registered for 1 or more credits at Utah State University for the current semester or in the case of summer be registered for the upcoming fall semester. If your status at Utah State University changes and you no longer qualify for the permit you have your permit is no longer valid. Vehicles using invalid permits may be impounded.
Child Care Option at USU

Care About Child Care Local Office

Care About Child Care is located at USU and serves the Cache, Box Elder and Rich Counties. They assist parents in finding child care. The child care options in Cache County include child care centers, licensed family child care homes or a nanny.

www.careaboutchildcare.utah.gov   435-797-1552

Care About Child Care State Wide Website

Search for child care on-line on or around USU. Find information about individual child care programs such as their licensing history, photo of the program, caregiver education and training and other related information.

www.careaboutchildcare.utah.gov

USU Dolores Dore Eccles Center

Provides on-campus high quality child care for children 6 weeks old and up in a center-based program for faculty, staff, students and community families.

https://fchd.usu.edu/services/dde/   435-797-3657
**Aggie Care Mission:**
*Aggie Care's mission is to complement the services available on campus and ensure that faculty, staff, and students are aware and may benefit from community resources. Aggie Care will serve as a link to community resources to assist faculty, staff, and students with their work and family life balance by matching the resources that meet their individual needs.*

**Aggie Care Services:**
- **Child Care** - Aggie Care works with local providers and centers to assist in their efforts to maintain high quality standards.

- **Family Lending Library** - Located in the Taggart Student Center in the Center for Women and Gender. When you visit our library you will find a wide variety of materials to encourage and support your efforts to spend quality family time with your children.

- **Celebration of Children and Families** - Each fall Aggie Care coordinates a Celebration of Children and Families on the QUAD for all USU families. You and your child will enjoy the fun educational activities offered by each college.

- **Community Resources** - Aggie Care networks with a wide variety of community resources to ensure that USU faculty, staff, and students are made aware of services available to assist in all their work and family life needs.

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**Visit Aggie Care Online**

**Taggart Student Center on the 3rd floor, office 309B**  
**Office hours 8:00 am to 4:00 pm, Monday - Friday**  
**Call 435-797-3052 or email aggiecare@usu.edu**

Aggie Care, a Program of USU Provost’s Office - Center for Women and Gender.
COBRA Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

More information and alternatives to COBRA can be found on The Department of Labor Website and in the USU Summary Plan Description on page #125 you can learn about COBRA Coverage at USU.

ASI COBRA is the USU COBRA administrator.
They can be reached at 1-877-388-8331
Welcome to USU!

The USU Sustainability Council congratulates you on your decision to come to USU!

As you make plans to move to Cache Valley, we would like to give you some information to think about before you buy or rent a home.

Cache Valley is a beautiful place to live, ringed by mountains that provide endless outdoor recreation opportunities. In 2005 and 2007, Logan was ranked as the #1 safest metropolitan area in the US, and in 2009, Newsmax magazine’s ranked it #10 in its list of the “Top 25 Most Uniquely American Cities and Towns.” And in 2014, League of American Cyclists gave USU a silver rating for being a bike friendly campus.

By all measures, it’s a great place to live. But our lovely ring of mountains also brings a challenge of another kind. For a few days and sometimes weeks each winter, Cache Valley experiences what’s called an inversion, where a layer of warmer air sits like a lid at the top of the mountains, holding a pocket of colder air down in the valley.

This lid also traps all of our vehicular emissions for the duration of the inversion, until a storm blows in and sweeps the valley air clean again. These inversions vary in length and severity from year to year, but as the population in Cache Valley grows, so grows the potential for a larger amount of emissions to be trapped.

So the Sustainability Council would like you to consider your commute when you choose a new home. Cache Valley features the Cache Valley Transit District, an award winning, free bus system, as well as many fine neighborhoods within walking and cycling distance from the university. Choosing a new home along a bus route or near campus can make your life less hectic, and give you better options for commuting to campus without your car.

You might also be interested to know that USU is a signatory to the Green Campus initiative, and has pledged to be sustainably carbon neutral by 2050. You can help us reach this goal by choosing a home with a sustainable commute.

Check out the Aggie Commuter Club at: sustainability.usu.edu/sustainability-council/transportation/commuterclub

For more sustainability info visit: sustainability.usu.edu
WHAT DOES THE AFFIRMATIVE ACTION/EQUAL OPPORTUNITY OFFICE DO?

Utah State University is dedicated to providing an equal opportunity climate and an environment free from discrimination and harassment. In accordance with established laws and policies, the University prohibits discrimination and harassment based on: race; color; religion; sex (including sexual harassment, pregnancy, child birth and pregnancy-related conditions); national origin; age; genetic information; sexual orientation or gender identity/expression; disability; status as a protected veteran; or any other status protected by University policy or local, state, or federal laws. The USU Affirmative Action/Equal Opportunity (AA/EO) Office assists faculty, staff, students and recipients of University services/programs in implementing both anti-discrimination laws and applicable University policies and in creating an environment where diversity is valued. We also work to ensure access to USU educational and employment opportunities for groups that have traditionally faced barriers to opportunities in these areas, and assisting leadership in overcoming the conditions resulting from past discrimination. With this in mind, the AA/EO Office focuses on a variety of responsibilities which include (but are not limited to):

- Developing affirmative action policies, plans and programs at USU aimed at increasing the participation in the employment processes of underrepresented groups of women, minorities, people with disabilities, and protected veterans.
- Monitoring the representation and status of underrepresented groups at USU who are prospective or current faculty or staff.
- Providing training on affirmative action/equal opportunity laws, policies, prevention of sexual harassment, valuing diversity, and other related topics.
- Investigating, processing and assisting to resolve illegal discrimination and harassment (including sexual harassment) complaints.
- Acting as Title IX Coordinator for the University
- Assisting and advising USU organizations and programs on how to enhance awareness of and sensitivity toward diversity and “differences.”

WHAT IS AFFIRMATIVE ACTION?

Affirmative Action is designed to redress imbalances of minorities and women in the workforce. U.S. Presidential Executive Order 11246 (as amended) requires USU, as a federal contractor, to take affirmative steps to recruit, hire, and advance women and minorities when they are underrepresented in the University workforce and are qualified and available in the labor force. The Executive Order prohibits discrimination and requires USU to proactively undertake “good faith efforts” to determine underutilization of women and minorities in our workforce and to proactively work towards our affirmative action goals.

While affirmative action goals are not established for people with disabilities or protected veterans, the University also undertakes affirmative steps to recruit, hire, and advance people with disabilities and protected veterans, as required by the Rehabilitation Act of 1973; the Vietnam Era Veteran’s Readjustment Assistance Act of 1974 (as amended); and the Jobs for Veterans Act (JVA) of 2002.

The University Affirmative Action Program (AAP) is published annually and is available for review in the AA/EO Office, the Office of Human Resources, and at the reserve desk in the Library.

WHAT IS EQUAL OPPORTUNITY?

Equal Opportunity in employment and education is an essential priority for USU, and one to which the University is deeply committed. USU is dedicated to providing an equal opportunity climate and an environment free from illegal discrimination and harassment to faculty, staff, students, and the entire University community as outlined in the opening paragraph above.

WHAT ARE THE LAWS/POLICIES THAT RELATE TO EQUAL OPPORTUNITY?

- Laws Relating Specifically to Students
  - Title IX of the Education Amendments of 1972 (Higher Education Act) prohibits discrimination and/or harassment based on sex/gender and includes all forms of sexual misconduct (i.e., sexual harassment, rape and sexual assault) and pregnancy/pregnancy related issues.
AFFIRMATIVE ACTION/EQUAL OPPORTUNITY

- **Title VI of the Civil Rights Act of 1964** prohibits discrimination and/or harassment based on race, color and national origin.
- **Title II of the Americans with Disabilities Act** as amended by the Americans with Disabilities Act Amendments Act (ADAAA) of 2008, and Section 504 of the Rehabilitation Act of 1973 prohibits discrimination and/or harassment based on disabilities and requires “reasonable accommodations.”
- **The Age Discrimination Act of 1975** prohibits discrimination and/or harassment based on age.

**Laws Focusing on Employment**

- **Title VII of the Civil Rights Act of 1964** prohibits discrimination and/or harassment in employment based on race, color, national origin, religion, or sex/gender (including sexual harassment and pregnancy, childbirth, or related medical conditions).
- **Equal Pay Act of 1963** requires equal pay for men and women doing substantially equal work and requiring substantially equal skill, effort, and responsibility under similar working conditions.
- **Age Discrimination in Employment Act (ADEA) of 1967 as amended:** prohibits arbitrary discrimination in employment on the basis of age (40 and above).
- **Section 503 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA) of 1990 as amended by the Americans with Disabilities Act Amendments Act (ADAAA) of 2008** prohibits discrimination and/or harassment based on disabilities and requires federal contractors to take affirmative action to employ and advance in employment qualified persons with disabilities and make “reasonable accommodation” where appropriate.
- **Section 402 of the Vietnam Era Veterans’ Readjustment Assistance Act (VEVRAA) of 1974 as modified by the Jobs for Veterans Act (JVA) of 2002** prohibits discrimination and/or harassment and obligates the University to employ and advance in employment, disabled veterans of all wars, and other qualified veterans.
- **The Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994** protects civilian job rights and benefits for veterans and reservists called to active duty.
- **Title II of the Genetic Information Nondiscrimination Act (GINA) of 2008** prohibits discrimination based on genetic information.
- **Utah Antidiscrimination Act (Utah Code - Title 34A - Chapter 05)** reinforces many federal discrimination prohibitions as identified above.
- **Governor’s Executive Order 206-0012, Issued December 13, 2006** prohibits unlawful discrimination.

**Employee Relations/Management Issues**

- Office of Human Resources
  - Director/Employee Relations - 797-1812
  - ADA for employees - 797-5475

**University Services**

- Access and Diversity Center (LGBTQA; multicultural students; student services for veterans; and services for non-traditional students)
  - Director - 797-1728
- Center for Women and Gender
  - Director - 797-9222
- Disability Resource Center
  - ADA for students and Section 504 Coordinator
  - Director - 797-2444 or 797-0740 (voice/TTY)
- Disability Parking
  - Parking Director - 797-3414
- Counseling & Psychological Services
  - Director - 797-1012
- Student Support Services
  - Director, 797-3372
- Sexual Assault and Anti-Violence Information (SAAVI)
  - Office Coordinator, 797-1510

**Employee Associations at USU** include the Faculty Senate; Professional Employees Association (PEA); and Classified Employees Association (CEA)

WHERE CAN AN INDIVIDUAL GO IF HE OR SHE HAS AN ISSUE OR COMPLAINT THEY BELIEVE COULD BE ILLEGAL DISCRIMINATION OR HARASSMENT?

Any University employee, student, prospective employee or student, or recipient of University services who believes he or she has been discriminated against or harassed on the basis of race, color, religion, sex (including sexual harassment and pregnancy), national origin, age, sexual orientation, disability or status as a protected veteran, is encouraged to discuss his or her issue(s) with the AA/EO Office staff located in Room 161 in Old Main (near the south entrance), or to call 797-1266.

Utah State University Policy Number 305 (Discrimination Complaints) provides information on the procedures used in filing and investigating a complaint of illegal discrimination and/or harassment.

**RETAILATION PROHIBITED!**

The University (or any of its employees and/or students) is prohibited from retaliating against an individual who has made charges, testified, assisted with or participated in any way in any proceeding, investigation or hearing, or brought forth issues in regard to the violations or alleged violations of laws or orders relating to equal educational and/or employment opportunity.
Equal Opportunity is an essential priority for Utah State University. We are deeply committed to equity in employment and education for all members of the university community. University executives, administrators, faculty, and supervisory staff will ensure that no employee or student is discriminated against/harassed because of race, color, religion, sex (including sexual harassment and pregnancy) national origin, age, disability or veteran's status. Additionally, it is prohibited to make academic or employment decisions based on sexual orientation. Equal employment opportunity is considered by Utah State University to include all aspects of employment: recruitment, selection, hiring, training, promotion, compensation, benefits, leave, social and recreational programs, transfer, and termination. Equal opportunity for students includes admissions, and access to programs and activities.

FEDERAL REGULATIONS RELATING TO EQUAL OPPORTUNITIES FOR INDIVIDUALS WITH DISABILITIES

- **The Americans with Disabilities Act (ADA) of 1990 as modified by the Americans with Disabilities Act Amendments Act (ADAAA) of 2008:** The ADA is a comprehensive civil rights law for people with disabilities. The ADA aims to eliminate discrimination against individuals with disabilities by ensuring equal opportunity in employment, state and local government services and programs, places of public accommodation, public and private transportation, and telecommunications. The ADA supplements earlier legislation which has been amended based on ADA wording and requirements.
- **Section 503 of the Rehabilitation Act of 1973:** This section covers affirmative action obligations of federal contractors to employ and advance in employment qualified individuals with disabilities. The key word is “qualified.” An individual must be capable of performing a particular job with reasonable accommodation to the disability, if it is needed.
- **Section 504 of the Rehabilitation Act of 1973:** This section mandates equal opportunity for qualified individuals with disabilities in educational programs and activities. Section 504 prohibits discrimination on the basis of disability, obligates colleges and universities to make certain adjustments and accommodations, and offers to individuals with disabilities the opportunity to participate fully in all educational programs and activities.

**Section 421 of the Vietnam Era Veterans Readjustment Assistance Act of 1974 as amended by the Jobs for Veterans Act (JVA) of 2002:** Prohibits discrimination and/or harassment and obligates the University to employ and advance in employment, disabled veterans of all wars, and other qualified veterans.

**WHO IS PROTECTED?**

An individual who may have a disability is someone who: (1) has a physical or mental impairment that substantially limits one or more major life activities; (2) has a record of such an impairment; or (3) is regarded as having such an impairment.

Under the ADA and Sections 503 & 504, USU is prohibited from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions and privileges of employment. USU is also committed to providing equal educational opportunities including admission, access to course offerings, financial assistance, housing, and extracurricular activities.

A qualified individual with a disability is an individual who, with or without reasonable accommodation, can perform the essential functions of the job or academic requirements in question. Reasonable accommodation may include, but is not limited to:

- Making existing facilities used by employees and students readily accessible to and usable by individuals with disabilities;
- Job restructuring, modifying work schedules, reassignment to a vacant position;

Information provided courtesy of Utah State University Affirmative Action/Equal Opportunity Office

September 2014

THESE MATERIALS ARE AVAILABLE IN LARGE PRINT, AUDIO AND BRAILLE FORMATS UPON REQUEST
Equal Opportunity for Individuals with Disabilities

• Acquiring or modifying equipment or devices; adjusting or modifying examinations, training materials, or policies; and providing qualified readers or interpreters.

USU is required to make an accommodation to the known disability of a qualified applicant, employee or student if it would not impose an "undue hardship" on the operation and/or mission of the institution. Undue hardship is defined as an action requiring significant difficulty or expense when considered in light of factors such as the institution's size, financial resources and the nature and structure of its operation.

The institution is not required to lower quality or production/academic standards to make an accommodation, nor is an employer obligated to provide personal use items such as glasses or hearing aids.

INDIVIDUAL RESPONSIBILITY

While USU and other institutions of higher education must, under the ADA and Sections 503 & 504, make reasonable accommodations and adjustment for individuals with disabilities, these individuals with disabilities, in turn, have a clear obligation of "reasonable self-help." This principle is fundamental to Section 504. It affirms that individuals with disabilities will reap the benefits of their good judgement and responsible actions. Conversely, this principle makes explicit that individuals with disabilities are expected to take responsibility for their individual actions and/or personal working and learning experiences.

If a person wants the protection and opportunities offered by the laws, it is necessary to be identified as having a disability. However, providing this information is strictly voluntary, is kept confidential, and refusal to submit the information will not subject a person to adverse treatment. However, full access to available programs may be limited if full access to pertinent information is not provided.

WHERE CAN YOU GO IF YOU HAVE A COMPLAINT OR WANT TO KNOW MORE INFORMATION ABOUT YOUR RIGHTS UNDER ADA?

If you would like to declare a disability and seek reasonable accommodation(s), you must work through:

• For Employees: The Office of Human Resources (797-0126)
• For Students: The Disability Resource Center (DRC), University Inn 102 (797-2444).

If you feel you have been discriminated against or harassed based on a disability, please feel free to call or visit the Affirmative Action/Equal Opportunity (AA/EO) Office (Old Main, Room 161 - near south entrance), Telephone: 435-797-1286. The AA/EO Office is responsible for receiving, investigating, and assisting in resolving complaints of various forms of discrimination, to include those based on disability. If you just want to talk about your options or obtain additional information, the AA/EO Office is also available to you.

Additional information/services are available from the following organizations:

USU ADA Co-Coordinator

• For Students: David Pruden, Interim Director, Disability Resource Center, 797-2444 (Voice/TDD), University Inn 102 (Also the Section 504 Coordinator)
• For Employees: Marla Boyer, Office of Human Resources, 435-797-5475

Academic Services

• Disability Resource Center (DRC) 797-2444 (Voice/TDD), University Inn 102
• Admissions Office 797-1079, Student Center 246
• Classroom Relocation Contact the DRC at 797-2444
• Financial Aid Office 797-0173, Student Center 106
• Housing 797-3113
• Registration (Registrar) 797-1116, Student Center 246
• Veterans Resource Office 797-1786, Student Center 313

Employment Services

• Office of Human Resources 797-0126
  Benefits Section, 797-0122
  Employee Relations - 797-1812
• Career Services 797-7777, University Inn 102

Other Services

• Parking 797-3414
• Reporting Architectural Barriers
  Contact the DRC for assistance (797-2444)
• Facilities Planning, Design & Construction 797-3737

REIALITION PROHIBITED!

The University (or any of its staff, faculty or students) is prohibited from retaliating against an individual who has made charges, testified, assisted with or participated in any way in any proceeding, investigation or hearing, or brought forth issues in regard to the violations or alleged violations of laws or orders relating to equal employment and/or educational opportunity.

Information provided courtesy of Utah State University Affirmative Action/Equal Opportunity Office September 2014
Basic Leave Entitlement
FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

For incapacity due to pregnancy, prenatal medical care or child birth;
To care for the employee’s child after birth, or placement for adoption or foster care;
To care for the employee’s spouse or partner, son, daughter, or parent, who has a serious health condition; or for a serious health condition that makes the employee unable to perform the employee’s job.

Military Family Leave Entitlements
Eligible employees with a spouse/partner, son, daughter, or parent on active duty or call to active duty status in the National Guard or Reserves in support of a contingency operation may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings.

FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered service member during a single 12-month period. A covered service member is a current member of the Armed Forces, including a member of the National Guard or Reserves, who has a serious injury or illness incurred in the line of duty on active duty that may render the service member medically unfit to perform his or her duties for which the service member is undergoing medical treatment, recuperation, therapy; or is in outpatient status; or is on the temporary disability retired list.

Benefits and Protections
During FMLA leave, the employer must maintain the employee’s health coverage under any “group health plan” on the same terms as if the employee had continued to work. Upon return from FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms. Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee’s leave.

Eligibility Requirements
Employees are eligible if they have worked for a covered employer for at least one year 1,250 hours over the previous 12 months, and if at least 50 employees are employed by the employer within 75 miles.

Definition of Serious Health Condition
A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee’s job, or prevents the qualified family member from participating in school or other daily activities. Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than 3 consecutive working days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

CONTINUED ON NEXT PAGE
Employee Rights and Responsibilities

Under the Family Medical Leave Act (FMLA)

Use of Leave
An employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt the department’s operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Substitution of Paid Leave for Unpaid Leave
Employees are required to use accrued paid leave while taking FMLA leave. Employees may retain one week of annual and one week of sick if they wish.

Employee Responsibilities
Employees must provide 30 days advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days notice is not possible, the employee must provide notice as soon as practicable and generally must comply with the department’s normal call-in procedures. Employees must provide sufficient information for the employer to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the employee is unable to perform job functions, the family member is unable to perform daily activities, the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform the employer if the requested leave is for a reason for which FMLA leave was previously taken or certified. Employees also may be required to provide a certification and periodic certification supporting the need for leave.

Employer Responsibilities
USU must inform employees requesting leave whether they are eligible under FMLA. If they are, the notice must specify any additional information required as well as the employees’ rights and responsibilities. If they are not eligible, USU must provide a reason for the ineligibility. USU must inform employees if leave will be designated as FMLA-protected and the amount of leave counted against the employee’s leave entitlement. If USU determines that the leave is not FMLA-protected, USU must notify the employee.

Unlawful Acts by Employers
FMLA makes it unlawful for any employer to:

Interfere with, restrain, or deny the exercise of any right provided under FMLA; Discharge or discriminate against any person for opposing any practice made unlawful by FMLA or for involvement in any proceeding under or relating to FMLA.
Marketplace Notice

New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information
When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?
The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?
Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?
For more information about your coverage offered by your employer, please check your summary plan description or contact The Office of Human Resources at (415) 797-0216.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

1 An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.
PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

<table>
<thead>
<tr>
<th>3. Employer name</th>
<th>4. Employer Identification Number (EIN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Utah State University</td>
<td>87-6000528</td>
</tr>
<tr>
<td>5. Employer address</td>
<td>6. Employer phone number</td>
</tr>
<tr>
<td>8800 Old Main Hill</td>
<td>(435) 797-0216</td>
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<tr>
<td>7. City</td>
<td>8. State</td>
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<tr>
<td>Logan</td>
<td>UT</td>
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<td>9. ZIP code</td>
<td>UT</td>
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<td>84322</td>
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</tbody>
</table>

10. Who can we contact about employee health coverage at this job?

11. Phone number (if different from above)

12. Email address

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - All employees. Eligible employees are:

- Some employees. Eligible employees are:

  Employees hired into benefit-eligible positions.

- With respect to dependents:
  - We do offer coverage. Eligible dependents are:

    Spouse, domestic partner, children under age 26
  - We do not offer coverage.

- If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

- Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here’s the employer information you’ll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.