Open Enrollment Dates:
May 1 - May 31, 2021

Please visit hr.usu.edu/open-enrollment for more information.
USU Employees,

The USU Benefits Team is pleased to announce the open enrollment period will begin on May 1 at 8:00 am and continue through May 31 until 11:59 pm. This is the time each year when employees are encouraged to take the opportunity to re-evaluate current and future benefit needs. Understanding your 2021-2022 benefit plan options is important, so you are encouraged to review this booklet carefully. You may also visit the open enrollment website at hr.usu.edu/open-enrollment to take advantage of the many tools available to assist you in making well-informed decisions.

If you have any questions or would like to better understand the benefits USU offers, we encourage you to attend the Open Enrollment Benefits Fair on Tuesday, May 11 from 8:00 am to 4:00 pm. Due to the COVID-19 pandemic, the Fair will be held virtually again this year. Throughout the day on May 11, several of the benefit providers will present a 30-60 minute overview of their benefits via Zoom, employees may schedule one-on-one virtual meetings with vendor representatives to discuss specific questions. Please visit hr.usu.edu/open-enrollment for a schedule of presentations and to schedule one-on-one meetings.

USU has a new provider, WEX, for Flexible Spending Accounts (FSA’s) and Health Savings Accounts (HSA’s). WEX is a strong tech company with a history of investing in technology to provide a strong benefits platform and customer experience. Employees will continue to use ASI Flex for FSA funds in the 2020-2021 plan year, but all contributions beginning July 1, 2021 will be deposited into an account with WEX. Those with an HSA account with Health Equity will receive a communication in June regarding the transition. Also, a modest increase to medical premiums is reflected on pages 8 and 9. If you’d like to keep your current benefits, no action is required except if you’d like to enroll in flex spending, which requires a new enrollment every year.

Making changes to your benefits is easy. Refer to page 5 for instructions. As a reminder, any new elections or changes made during open enrollment will become effective July 1, 2021 and payroll deductions for the new benefit elections will be reflected on your August 1, 2021 paycheck. Please review your August 1 paystub carefully to make sure all benefit deductions are correct.

Please visit hr.usu.edu/open-enrollment for more information or contact the HR Solutions Center at (435) 797-0122 if you have any questions.

Your Benefits Team,
Lisa Leishman, Associate Director
Angie Clayson, Benefits Supervisor
Hayden Blauer, HR Specialist
Heather Cheatham, HR Representative
Anne-Marie Griffin Wilson, HR Representative
2021-2022
EMPLOYEE BENEFITS & OPEN ENROLLMENT
INFORMATION

CONTENTS

2 Aggies Thrive
3 Aetna Resources

OPEN ENROLLMENT INFORMATION -
ENROLL BETWEEN
MAY 1 - MAY 31, 2021

5 Steps to Making Open Enrollment Changes
6 Family Members Who Are Eligible for USU Benefits
7 Medical Plan Benefits
8 Medical and Dental Premiums
12 Pharmacy Benefit Provider - Regence Blue Cross Blue Shield
14 Consider a High Deductible Health Plan (HDHP) and a Health Savings Account (HSA)
16 Flexible Spending Account (FSA)
16 Zurich® Supplemental Accidental Death & Dismemberment Insurance
17 The Hartford - Life & Disability Insurances
18 EyeMed Supplemental Vision Insurance
19 MetLaw® Legal Services

ADDITIONAL EMPLOYEE BENEFITS INFORMATION

ENROLL ANYTIME

18 Employee Wellness at USU-Be Well
19 MetLife® Home & Auto Insurance
20 Retirement Savings Plans
22 Utah Educational Savings Plan
22 Retirement Healthcare Savings Plan
24 Where Can I Get More Information?

ENROLLMENT TIMELINE

MAY 1
Open enrollment period begins.

MAY 11
Virtual Open Enrollment Benefits Fair. Visit hr.usu.edu/open-enrollment for a schedule of presentations and to schedule one-on-one meetings.

MAY 31
Open Enrollment ends at 11:59 pm (MDT).

JUNE 30
2020-2021 plan year ends.

JULY 1

AUGUST 1
Visit Banner Access at access.usu.edu to verify that benefit deductions are correct.
The COVID-19 pandemic has had a major effect on our lives. Many of us are facing challenges that can be stressful, overwhelming, and cause strong emotions in adults and children. Public health actions, such as social distancing, are necessary to reduce the spread of COVID-19, but they can make us feel isolated and lonely and can increase stress and anxiety. Learning to cope with stress in a healthy way will make you, the people you care about, and those around you become more resilient.

Aggies Thrive is a USU initiative designed to provide a more comprehensive mental health support system for university employees and their loved ones. We aim to nourish a culture passionate about supporting those around us, not only in life’s accomplishments, but also its daily struggles.

Visit the Aggies Thrive website at hr.usu.edu > benefits > aggies thrive for a comprehensive overview of the Aggies Thrive program. The Employee Assistance Program through Aetna (see page 3) is a pivotal piece of the Aggies Thrive program, but there are many other great resources offered to university employees.

myStrength is a free, confidential and easy-to-use online tool that helps you strengthen your mind and body. Only you really understand your hopes and plans, so you’ll be able to customize the program to meet your health and wellness goals. This is a clinically proven program and is available to you and your immediate family members.

In October 2020, USU held its inaugural World Mental Health Day, which consisted of several activities held throughout the day to bring awareness to mental health challenges and wellbeing. This event will be held again in 2021, so mark your calendars now to join the USU Benefits team on October 8, 2021, for World Mental Health Day. Please check out the resources and information available to you and your family at our website: hr.usu.edu > benefits > aggies thrive.

Being part of a community can have a positive effect on mental health and emotional wellbeing; however, finding others with similar interests and hobbies may be difficult, especially if you are new to an area. Meetup is an app that lets you create or join events that pertain to your areas of interest. For example, if you enjoy book reading, start an online book club; if you love summer and want to get outdoors with others, set up an event to go hiking. Create these events within our Aggies Thrive group on Meetup and get to know others within the USU community.

The Aggies Thrive website has links to articles, videos, events, tips, and a variety of state resources for supervisors. Additionally, the website includes shared stories such as a personal impact story from President Cockett.

Destigmatize & Educate • Aggies Thrive Events • Supervisor Tips • USU Resources • Local Resources
Anytime support

Aetna Resources For Living℠

Employee Assistance Program  
To access services:  
1-888-238-6232, TTY: 711  
resourcesforliving.com  
Username: USU  
Password: EAP

Emotional well-being support

You can access up to 6 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face or online with televideo. Services are free and confidential. We're always here to help with a wide range of issues including:

- Relationship support
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Depression
- Anxiety
- Substance misuse and more
- Self-esteem and personal development

Utah State University

Aetna Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Employee Assistance Program

To access services:
1-888-238-6232, TTY: 711
resourcesforliving.com
Username: USU
Password: EAP

Daily life assistance

Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Summer programs for kids
- School and financial aid research
- Care for older adults
- Caregiver support
- Special needs
- Pet care
- Home repair and improvement
- Household services and more

We also offer carekits related to growing families, child care, caregiving and more.
Online resources
Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You’ll find:
• Articles and self-assessments
• Adult care and child care provider search tool
• Stress resource center
• Video resources
• Live and recorded webinars
• Mobile app

Discount Center
Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

myStrength
myStrength offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain.

Legal services
You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:
• General
• Family
• Criminal law
• Elder law and estate planning

If you opt for services beyond the initial consultation you can get a 25 percent discount.
*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Financial services
Simply call for a free 30-minute consultation for each new financial topic related to:
• Budgeting
• Retirement or other financial planning
• Mortgages and refinancing
• Credit and debt issues
• College funding
• Tax and IRS questions and preparation

You can also get a 25 percent discount on tax preparation services.
*Services must be for financial matters related to the employee and eligible household members.

Other services
Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Financial services

Aetna Resources For Living™ is the brand name used for products and services offered through the Aetna group of subsidiary companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC and in California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

All calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Discount services are provided and managed by Lifecare, an independent third party. Aetna does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services. For more information about Aetna plans, refer to aetna.com.
Steps to Making Open Enrollment Changes

1. Between May 1 - May 31, 2021 login to ServiceNow.usu.edu. To login you will need your A-number and strong password.

2. Click on Service Catalogs and select the Human Resources tile.

3. Click on Annual Benefits Open Enrollment.

4. Read your welcome letter for instructions. Click Continue then go through each tab to make any necessary changes. Read the questions and pop-up instructions on each tab carefully.

5. The final tab is the USU Enrollment Review. Once you confirm the information is accurate, click Submit. A confirmation email will be sent to your USU email address. Please retain the confirmation email until after August 1, 2021. Utilize Self Service Banner/Banner Access to verify your deductions reflect your open enrollment elections.
Family Members Who are Eligible for USU Benefits

- Spouse
- Domestic partner*
- Married or unmarried children under age 26
  - Natural children
  - Step children
  - Legally adopted children
  - Children for whom you have legal guardianship
  - Foster children
  - Children placed with you for adoption
- Unmarried children to whom you are legally responsible to provide health coverage under the terms of a Qualified Medical Child Support Order
- Unmarried children over the age limit who depend on you for primary financial support and maintenance due to physical or mental disability
- Children of your domestic partner who depend on you for support and live with you in a parent/child relationship

*It is important to remember when you select coverage with a domestic partner, the IRS assesses a domestic partner tax on the Medical and Dental Premiums. For questions about the tax rate, please contact the HR Solutions Center at (435) 797-0122.
## 2021-2022 Medical Plan Benefits

<table>
<thead>
<tr>
<th>PLAN COMPARISON</th>
<th>HIGH DEDUCTIBLE HEALTH PLAN* 80/20 Coverage</th>
<th>WELLNESS PLAN (White)* 70/30 Coverage</th>
<th>HIGH PREMIUM PLAN (Blue)* 80/20 Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>BENEFITS PER PLAN YEAR</td>
<td>YOU PAY</td>
<td>YOU PAY</td>
<td>YOU PAY</td>
</tr>
<tr>
<td>Preventive Care Cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care is not subject to deductibles or co-pays</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Deductible (Ded)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$1,500</td>
<td>$750</td>
<td>$500</td>
</tr>
<tr>
<td>Family</td>
<td>$3,000**</td>
<td>$1,500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Co-pays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor visits (regular office hours)</td>
<td>20% after Ded</td>
<td>$35 co-pay, after Ded</td>
<td>$30 co-pay, after Ded</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>20% after Ded</td>
<td>$250 co-pay, after Ded</td>
<td>$250 co-pay, after Ded</td>
</tr>
<tr>
<td>Co-insurance Percentage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Out-of-Pocket Coverage</td>
<td>20% after Ded</td>
<td>30% after Ded</td>
<td>20% after Ded</td>
</tr>
<tr>
<td>Single Coverage</td>
<td>$5,000</td>
<td>$4,000</td>
<td>$3,250</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$10,000***</td>
<td>$8,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Diagnostic X-ray and Lab</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After Ded, you pay $0 up to $1,000, thereafter you pay 20%.</td>
<td></td>
<td>After Ded, you pay $0 up to $1,000, thereafter you pay 30%.</td>
<td>After Ded, you pay $0 up to $1,000, thereafter you pay 20%.</td>
</tr>
<tr>
<td>Prescription Drugs***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic 30-Day</td>
<td>All Rx</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>90-Day</td>
<td>20% after Ded</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td>Brand</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Medical Premiums</td>
<td>See page 8</td>
<td>See page 8</td>
<td>See page 9</td>
</tr>
<tr>
<td>Rx Co-insurance Maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>N/A</td>
<td>$1,750</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$3,500</td>
<td>$3,000</td>
<td></td>
</tr>
</tbody>
</table>

* This booklet is not intended to replace or interpret any program’s Summary Plan Description (SPD), and any differences between this booklet information and the actual SPD are unintentional and non-binding. For final benefit questions, such as plan coverage, please refer to the SPD which can be found at hr.usu.edu >benefits>medical. The SPD, NOT this booklet, will be followed for all claim determinations.

** If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

*** Per person max on family is $5,000.
Employee Monthly Medical and Dental Insurance Premiums 2021-2022

Below are the monthly insurance premiums for benefited employees working at least 30 hours per week.

If you are a benefited employee and work less than 30 hours per week, please see Part-Time Premium information.

Utah State University pays an average premium of $1,158 per participating employee per month in our Health Plan. Utah State University pays an average premium of $61 per participating employee per month in our Dental Plan.

<table>
<thead>
<tr>
<th>HIGH DEDUCTIBLE HEALTH PLAN (HDHP)</th>
<th>NETWORK: Preferred ValueCare Network (PVC)</th>
<th>MONTHLY COVERAGE PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Ranges</td>
<td>Single Coverage</td>
<td>Two-Party Coverage</td>
</tr>
<tr>
<td>$24,999 or less</td>
<td>$7.02</td>
<td>$15.79</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$8.84</td>
<td>$19.89</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$11.14</td>
<td>$25.06</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$14.03</td>
<td>$31.58</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NETWORK: Participating Network (PAR)</th>
<th>MONTHLY COVERAGE PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Ranges</td>
<td>Single Coverage</td>
</tr>
<tr>
<td>$24,999 or less</td>
<td>$40.02</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$41.84</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$44.14</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$47.03</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WELLNESS PLAN (White Plan)</th>
<th>NETWORK: Preferred ValueCare Network (PVC)</th>
<th>MONTHLY COVERAGE PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Ranges</td>
<td>Single Coverage</td>
<td>Two-Party Coverage</td>
</tr>
<tr>
<td>$24,999 or less</td>
<td>$26.72</td>
<td>$60.12</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$33.67</td>
<td>$75.75</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$42.42</td>
<td>$95.44</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$53.44</td>
<td>$120.24</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NETWORK: Participating Network (PAR)</th>
<th>MONTHLY COVERAGE PREMIUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Ranges</td>
<td>Single Coverage</td>
</tr>
<tr>
<td>$24,999 or less</td>
<td>$57.72</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$64.67</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$73.42</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$84.44</td>
</tr>
</tbody>
</table>
## HIGH PREMIUM PLAN (Blue Plan)

**NETWORK: Preferred ValueCare Network (PVC)**

<table>
<thead>
<tr>
<th>Salary Ranges</th>
<th>Single Coverage</th>
<th>Two-Party Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$24,999 or less</td>
<td>$68.70</td>
<td>$154.58</td>
<td>$223.28</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$86.56</td>
<td>$194.75</td>
<td>$281.31</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$109.05</td>
<td>$245.37</td>
<td>$354.43</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$137.40</td>
<td>$309.15</td>
<td>$446.55</td>
</tr>
</tbody>
</table>

**NETWORK: Participating Network (PAR)**

<table>
<thead>
<tr>
<th>Salary Ranges</th>
<th>Single Coverage</th>
<th>Two-Party Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$24,999 or less</td>
<td>$101.70</td>
<td>$228.83</td>
<td>$330.53</td>
</tr>
<tr>
<td>$25,000 - $37,999</td>
<td>$119.56</td>
<td>$269.00</td>
<td>$388.56</td>
</tr>
<tr>
<td>$38,000 - $57,999</td>
<td>$142.05</td>
<td>$319.62</td>
<td>$461.68</td>
</tr>
<tr>
<td>$58,000 or more</td>
<td>$170.40</td>
<td>$383.40</td>
<td>$553.80</td>
</tr>
</tbody>
</table>

## DENTAL PLAN

### DENTAL COVERAGE LEVELS

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Monthly Premium</th>
</tr>
</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 BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Plan Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Preventive &amp; Basic Paid at 80%</td>
</tr>
<tr>
<td></td>
<td>Major and Ortho Paid at 50%</td>
</tr>
<tr>
<td>Dental Maximum per year</td>
<td>$1,500 per claimant</td>
</tr>
<tr>
<td>Ortho Lifetime Maximum</td>
<td>$1,500 per claimant</td>
</tr>
</tbody>
</table>
### Medical and Dental Plans

**Does Your Spouse or Partner Work at USU?**

If you and your spouse work at USU, you may elect Dual Coverage benefits. Both employees will pay premiums for the same plan. The lower wage earner will pay the family or couple rate and be considered the “subscriber,” while the higher wage earner will pay the single rate.

#### Dual Employed Benefit Plan 2021-2022

<table>
<thead>
<tr>
<th>DUAL OPTION PLAN</th>
<th>WELLNESS PLAN (White Plan)</th>
<th>HIGH PREMIUM PLAN (Blue Plan)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BENEFITS FOR PLAN YEAR</strong></td>
<td><strong>YOU PAY</strong></td>
<td><strong>YOU PAY</strong></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per Employee</td>
<td>$375</td>
<td>$250</td>
</tr>
<tr>
<td>Per Family</td>
<td>$750</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Co-pays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor visits (regular office hours)</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$125</td>
<td>$125</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic 30 Day</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>90 Day</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>Formulary</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td>$1,750</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>DENTAL BENEFITS</strong></td>
<td><strong>PLAN PAYS</strong></td>
<td><strong>PLAN PAYS</strong></td>
</tr>
<tr>
<td>Dental</td>
<td>Preventive &amp; Basic Paid at 100%, Major Paid at 80%</td>
<td>Preventive &amp; Basic Paid at 100%, Major Paid at 80%, Ortho is paid at 50%</td>
</tr>
<tr>
<td>Dental Maximum Benefit Per Year</td>
<td>$2,000 per claimant</td>
<td>$2,000 per claimant</td>
</tr>
<tr>
<td>Ortho Lifetime Maximum</td>
<td>$2,000 per claimant</td>
<td>$2,000 per claimant</td>
</tr>
</tbody>
</table>
The main difference in Utah between the Preferred ValueCare Network (PVC) and Participating Network (PAR) is the hospitals and providers that are considered in-network. See chart below.

---

### Regence BlueCross BlueShield of Utah

#### Network Comparison

<table>
<thead>
<tr>
<th>HOSPITAL</th>
<th>PAR</th>
<th>PVC</th>
<th>HOSPITAL</th>
<th>PAR</th>
<th>PVC</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALTA VIEW HOSPITAL</td>
<td>X</td>
<td></td>
<td>LOGAN REGIONAL HOSPITAL</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>AMERICAN FORK HOSPITAL</td>
<td>X</td>
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<td>UTAH VALLEY REGIONAL MEDICAL CENTER</td>
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**Participating (PAR) and National BlueCard TRADITIONAL Network**

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<th>52 Utah Hospitals (100%)</th>
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<td>15,435 physicians and other professionals statewide</td>
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**Preferred ValueCare (PVC) and National BlueCard PPO/EPO Network**

<table>
<thead>
<tr>
<th>42 Utah Hospitals</th>
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</thead>
<tbody>
<tr>
<td>15,206 physicians and other professionals statewide</td>
</tr>
</tbody>
</table>

Both networks include free-standing surgical and imaging centers, urgent care locations, providers and clinics.

**Largest Nationwide Network that includes:**

96% of Hospitals and 95% of Providers

**Search for providers at regence.com or bcbs.com**

For questions about your network outside of your state call Regence customer service at 1-866-240-9580.
Regence Blue Cross Blue Shield is the Pharmacy Benefit Manager (PBM) for all USU medical plans (Blue, White, and HDHP). Managing prescriptions can be difficult and Regence is available to assist you with all your prescription needs. Here are five tips for getting the most from your prescription benefits plan:

1. **Check the drug list.**
   When it comes to choosing medications, it’s important to know how the list of covered drugs—or formulary—works. The covered-drug list divides medications into multiple tiers, each with its own cost share. Before a medication is added to the list, Regence’s team of doctors and pharmacists carefully evaluate how safe and effective it is while assessing whether it will improve health. What does this mean for you? By knowing whether your benefit covers your medication as well as which tier it falls under, you’ll know how much you owe.

Register and sign in to regence.com to search the list of covered drugs. Select Pharmacy Benefits and Find a Drug. Enter any drug name in the search field to find out if it’s covered. If you don’t see your prescription drug on the list, you could pay more out of pocket the next time you get it filled.

Generic and brand-name medications have the same strength, quality and purity. But, generics can cost up to 80% less. So, ask your doctor if there is a generic drug that will work for you. To save money, talk to your doctor about switching to a generic equivalent on our list of covered drugs.

2. **Check to see if your pharmacy is in-network.**
   We have participating pharmacies across the U.S. Follow the instructions above for checking the drug list and select Find a Pharmacy. Be sure to show your member ID card to the pharmacist to make sure your claims get processed accurately.
3. **Use Express Scripts Pharmacy for the best home delivery prices.**
Express Scripts Pharmacy is our preferred vendor and offers in-network prices. It’s a safe, convenient way to get your long-term medicines delivered right to your door. Visit www.express-scripts.com, or call (833) 599-0451, or the number on the back of your ID card to get started.

4. **Use Accredo Specialty Pharmacy for specialty drugs.**
Your health plan is committed to giving you a specialty pharmacy that offers the medicines and support you need to manage your complex health issues. That’s what you get with Accredo, your preferred specialty pharmacy. Visit www.accredo.com, or call (833) 599-0514, or the number on the back of your ID card to get started.

5. **Check to see if your prescription drug requires pre-authorization.**
Some prescription drugs require pre-authorization before Regence will cover them to make sure you’re getting the most effective, highest value prescription drug available. You can save time and money by checking before you go to the pharmacy. In many cases, brand name drugs can be replaced with equivalent generic alternatives at a much lower cost. Visit regence.com and select Pharmacy Benefits > Pharmacy forms to see the list of prescription drugs that require pre-authorization.

**Understanding pre-authorization**
To ensure you’re getting an effective drug at an affordable price, we review prescriptions for some medications before we cover them. Drugs on the pre-authorization list include many for which equal or more effective and lower-cost options exist. If your drug needs pre-authorization, you’ll want to do one of two things:

1. Talk with your doctor to see if there’s an alternative treatment that does not require pre-authorization.
   OR
2. Have your doctor or pharmacist request pre-authorization for your medication. You may need to get that authorization before you can get your prescription filled.

**Phone Numbers:**
General Questions: (866) 240-9580
Mail Order: (833) 599-0451
Specialty Rx: (833) 599-0514
Prior Authorizations: (866) 240-9580
Health Savings Account
Now offered through WEX

Why should I choose a health savings account (HSA)?
An HSA is a benefit that allows you to choose how much of your paycheck you’d like to set aside, before taxes are taken out, for healthcare expenses. Think of your HSA as a personal savings account.

Any unspent money in your HSA remains yours, allowing you to grow your balance over time.

Using an HSA account is easy. Swipe your benefits debit card at the point of purchase. Access your benefits 24/7 with the Benefits Mobile App. The app is free, convenient and offers real-time access to all your benefit accounts. If you don’t have a smartphone you can access the same features on your desktop by logging in to your online account at www.wexinc.com and selecting “Login” in the navigation bar.

The HSAs unique, triple tax savings means the money you contribute, earnings from investments and withdrawals for eligible expenses are all tax-free, making it a savvy savings tool.

You can invest your HSA funds in an interest-bearing account or standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 8,500 mutual funds, stocks, and bonds.

Can I enroll?
You must be enrolled in a high-deductible health plan (HDHP) in order to enroll in the HSA. You’re not eligible for an HSA if:

• You’re claimed as a dependent on someone else’s taxes.
• You’re covered by another plan that conflicts with the HDHP, such as Medicare, a medical flex spending account (FSA) or select health reimbursement arrangement (HRAs).
• You or your spouse are contributing to a medical FSA.

What are the contribution limits & IRS regulations?
The IRS sets the maximum dollar amount you can elect and contribute to an HSA. The 2021 annual contribution limit is:

• Single Coverage $3,600
• Family Coverage $7,200

Have questions?
Contact WEX Customer Service, Monday through Friday from 5:00 am to 8:00 pm MST 866-451-3399.

Have questions?
Contact WEX Customer Service, Monday through Friday from 5:00 am to 8:00 pm MST 866-451-3399.
Access your benefits anytime, anywhere
Access your benefits on the go 24/7 with the Benefits Mobile App by Discovery Benefits. Our free app gives you convenient, real-time access to all your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in.

The Benefits Mobile App keeps your benefits always within reach. Want to know the status of a recent claim or easily check the balance of your accounts? Log in to our secure app to get answers to those questions and so much more — wherever and whenever you want. With our Benefits Mobile App, you can:

- Get instant updates on the status of your claims.
- File a claim and upload documentation in seconds using your phone’s camera.
- Report a card as lost or stolen, which cancels the card and ships you a new one.
- Log in through face recognition or fingerprint (depending on your phone).
- Check your balance and view account activity.
- Use your benefits debit card directly from your mobile phone with Apple Pay or Samsung Pay.
- Scan an item’s bar code to determine if it’s an IRS code section 213(d) eligible expense.
- Reset login credentials.

Download the app for free on Apple and Android smartphones and tablets

Simplifying benefits for everyone. www.DiscoveryBenefits.com
Flexible Spending Account
Is it Right for You?

*You Must Enroll Every Year*

Flexible Spending Accounts (FSA) will now be administered through WEX. You can enroll in an FSA during the open enrollment process then WEX will send you an email with instructions on how to access your FSA account online.

Cost for an FSA is now $2.85 per month and there is no added fee for a debit card.

There are two flexible spending account options. The first is a healthcare flexible spending account (HCFSA), used for healthcare expenses. The second is a dependent care flexible spending account (DCFSA), used for child and elder care.

You may contribute pre-taxed earnings to an FSA which can result in substantial tax savings. Enrollment in an FSA is an annual election and must be completed each year during open enrollment. Once the contribution amount is elected, it cannot be changed during the plan year (July 1 - June 30).

The current maximum amount you may set aside for healthcare expenses is $2,750. The dependent care maximum amount is $5,000.

To participate, you must sign up ANNUALLY online during open enrollment. To enroll, follow the instructions on page 5 of this booklet. Remember that the money you set aside in your FSA must be used within the same plan year. If you are participating in a health savings account (HSA) you may not participate in healthcare flex spending; however, you may participate in dependent care flex spending. Those who enroll in a DCFSA and an HSA will be issued one debit card, so no need to keep track of multiple cards.

Zurich® Supplemental Accidental Death & Dismemberment Insurance

All benefited employees have an AD&D policy through The Hartford equal to 1x your salary.

During open enrollment, you may purchase Supplemental Accidental Death and Dismemberment (AD&D) Insurance from The Zurich® Company.

If you purchase supplemental AD&D insurance from The Zurich® Company, you will also have access to travel assistance insurance that offers medical, legal, and personal assistance when you are 10 or more miles from home. To sign up, complete the open enrollment process in Service Now.

HEALTH AND DEPENDENT CARE FLEX SPENDING: Expenses may be incurred from July 1, 2021 through September 15, 2022. Medical and dependent care receipts must be submitted for reimbursement by December 15, 2022.
The Hartford - Life & Disability Insurances

**NOTE:** No action is required unless you would like to make changes.

During open enrollment, USU will email you a link to login to review or change your current Life and Disability Insurance elections and add or change beneficiaries.

**SUPPLEMENTAL LIFE INSURANCE:** If you are currently enrolled in this coverage, you may increase your current coverage by one increment of $10,000, up to the guarantee issue amount without providing evidence of insurability. Additional coverage amounts will require evidence of insurability. If you are not currently enrolled, evidence of insurability will be required for any amount.

**SHORT-TERM DISABILITY (STD) INSURANCE:** If you have not already purchased short-term disability insurance, you can enroll during this enrollment period. You will be required to provide evidence of insurability. This plan can protect your income if you experience a short-term disability.

**BENEFICIARY INFORMATION:** This is a good time to check beneficiary information on your life insurance policies and other benefits.

**THE HARTFORD BENSELECT PORTAL:** During the enrollment period, you can access The Hartford BenSelect portal via Service Now to review Life and STD insurance elections for you and your covered dependents; add supplemental life insurances for you, your spouse, and/or children; add short-term disability insurance if you do not already have it; and confirm, add, or update your beneficiary information.

**PREMIUMS:** Can be found at hr.usu.edu > benefits > life-and-disability > group life insurance through the hartford > life insurance rates and premiums.

TO ACCESS BENSELECT VISIT: THEHARTFORD.COM/BENEFITS/ENROLL.

Your user ID and password are detailed below. If you need assistance, a representative from The Hartford is available to help with any questions:

**(855) 396-7655**
(Monday through Friday, 6:00 am to 6:00 pm MDT)

**User ID**
Your Utah State University user ID is your Employee A-number.

**For example:** John Smith’s Employee ID number is A00123456. His login ID is A00123456.

**Password**
Your password is the first letter of your first name and the first letter of your last name followed by your date of birth (MMDDYYYY).

**For example:** John Smith’s birth date is February 25,1963. His password is js02251963.

Your password is case sensitive. Therefore you will need to use lowercase initials. **You will be required to reset your password during your initial login.**
EyeMed Supplemental Vision Insurance

Your medical insurance through Regence BCBS covers one preventative eye exam per plan year. If you wear glasses or contacts, you can elect to receive supplemental vision insurance through EyeMed. EyeMed offers five of the top six most admired national retail chains as in-network options including LensCrafters, Sears Optical, Target Optical, JCPenney Optical, and most Pearle Vision locations. Additionally, EyeMed coverage provides discounts on Laser Vision Correction (LASIK or PRK), and discounts on hearing care from Amplifon hearing network.

Coverage includes:

- $130 allowance per person for lenses or contacts every 12 months.
- $130 allowance per person for frames every 12 months.

Monthly Premium Rates

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Please visit eyemed.com for more information.

Employee Wellness at USU - Be Well

The goal of the USU Employee Wellness Program, Be Well, is to support and enhance the health and wellness of employees and their families by building partnerships and programs. We encourage employees to adopt healthy lifestyle behaviors that support a work/life balance, increase work satisfaction, and reduce health care costs. We are striving to create a wellness culture at USU.

Many services are offered at no charge. For more details, please visit our website wellness.usu.edu, call (435) 797-8391, or email BeWell@usu.edu.

FITNESS PROGRAMS

- Fitness assessments
- Fitness classes
- Personal training
- Tuition free course auditing
- Employee Wellness Center
- Fitness challenges

NUTRITION PROGRAMS

- Nutrition consultations
- Nutritional information/tips

Wellness Programs

- Be Well library
- Healthy tips & tidbits

WELLNESS PROGRAMS

- Health risk assessments
- Health screenings, expos & flu shots
- Wellness challenges
- Wellness ambassadors
- Be Well newsletter

USU’s Be Well Rewards Program

USU’s Be Well Rewards is an exciting incentive program that rewards employees of Utah State University for taking an active role in their personal well-being. Through USU’s Be Well Rewards program, all benefit eligible employees can earn cash rewards each semester. For more information and to register, please visit the USU Be Well Rewards website at wellness.usu.edu/rewards/index.
MetLaw® Legal Services

With MetLaw® you have access to a network of attorneys on retainer for a low monthly premium of $21.25 paid via payroll deduction. 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 just $21.25 per month.

You may apply for MetLaw® during the open enrollment period, May 1 – May 31, 2021. Once enrolled, you will be required to remain in the plan for the full benefit plan year. If you are already enrolled in the plan, your coverage will automatically renew unless you call during open enrollment to cancel. To enroll, please complete the open enrollment process in Service Now. You will remain in this benefit until you waive the benefit during an open enrollment period.

NOTE: By participating in the MetLaw® group legal plan, you are eligible for an additional discount on MetLife® auto insurance of up to 10%. If you are currently enrolled, you will need to call MetLife® to have this additional discount applied.

USU’s plan covers the following categories:
- Family Law
- Real Estate
- Wills and Estates
- Traffic and Criminal
- Debt Matters
- Injury and Insurance

For specific services within these categories, please call 1-800-821-6400 or visit hr.usu.edu > benefits > voluntary benefits > MetLaw Legal. If you are enrolled in Metlaw, the Membership ID is the last 4 digits of your social security number.

MetLife® Auto and Home Insurance

With one call, you can receive quotes from two leading insurance companies, MetLife® and Safeco, for top quality auto and home insurance with special discounts.

In addition to special discounts and flexible payment options, find out how you can:
- Save more when you insure multiple cars or purchase both home and auto policies.
- Choose from convenient and affordable payment options, including payroll deduction for employees.
- Receive discounts for having a good driving record and driving a safe car.

Since everyone’s insurance policies renew at different times during the year, you may apply for auto and home insurance through this group program at any time by calling (877) 638-7515.

For more information please call (800) GET-MET8 (800) 438-6388.
Retirement Savings Plans

Employer-Funded Retirement Plan

Preparing for retirement is one of the biggest financial challenges you will face. USU offers employer-funded and employee-funded retirement plans. USU’s retirement plans through TIAA, Fidelity, and Utah Retirement Systems (URS) are a great foundation to save for retirement. Which plan you are eligible for depends on prior enrollment.

For new employees or rehired employees who were not previously enrolled in URS while they were working for USU, USU will contribute 14.2% of your base earnings into a retirement account called a 401(a) plan. This is an employer contribution only plan, so all funds contributed come from the university. You may choose to have your account administered by either TIAA or Fidelity, or a combination of both.

If you previously worked for USU and were enrolled in URS while working for the university, you must remain in URS retirement system. If you were enrolled in URS with another employer, you have the option to either enroll with URS, TIAA or Fidelity.

Open enrollment is a good time to check beneficiary information on your retirement plans.
Employee-Funded Retirement Plan

Employees may contribute to a supplemental retirement plan via payroll deduction. The following five supplemental plans are available:

### 403(b)
- Contributions are made pre-tax (this reduces an employee’s taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½. Withdrawals are subject to taxes.
- Withdrawals prior to age 59 ½ are subject to a 10% penalty and taxes.

### 457(b)
- Contributions are made pre-tax (this reduces an employee’s taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made upon termination. Withdrawals are subject to taxes.

### 401(k)
- Contributions are made pre-tax (this reduces an employee’s taxable income).
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½. Withdrawals are subject to taxes.
- Withdrawals prior to age 59 ½ are subject to a 10% penalty and taxes.

### Roth 403(b)
- Contributions are made post-tax.
- Current maximum annual contribution limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the 5th year of your 1st contribution.
- Some withdrawals prior to age 59 ½ are subject to a 10% penalty.

### Roth 457(b)
- Contributions are made post-tax.
- Current maximum annual contributions limit is $19,500, or $26,000 if age 50 or older.
- Withdrawals can be made without penalty at age 59 ½ and after the 5th year of your 1st contribution.
- Some withdrawals prior to age 59 ½ are subject to a 10% penalty.

Employee retirement contribution forms are available at:
hr.usu.edu > Benefits > Retirement Information.
ENROLL ANYTIME

Utah Educational Savings Plan

Help them achieve their dreams.
A my529 plan is a tax-advantaged vehicle designed to encourage individuals to invest for future qualified higher education expenses. Additionally, 529 funds can be used to pay up to $10,000 of annual K-12 tuition expenses. my529 is the official 529 plan established and sponsored by the State of Utah. It is a direct-sold plan, which means you can set up an account and make contributions by dealing directly with my529.

A my529 plan has many advantages:
• Withdrawals are exempt from federal and state income tax if the funds are used to pay for qualified higher education expenses, including K-12 tuition expenses.
• State tax credit on contributions, up to certain limits.
• Enrollment is open all year.
• Account owners—not the beneficiary—control their accounts.
• There are no age, income, or residency restrictions.
• my529 fees are among the lowest in the 529 industry.
• my 529 offers a range of investment options.
• 529 funds can be used for college, university, post-secondary vocational or technical school, or graduate school.
• Funds can be used for tuition at K-12 schools.
• Saving is less costly than borrowing.

To get started with a my529 account today, go to my529.org and open an account online.
Once an account has been opened, you’ll be able to identify USU as your employer and specify your contributions each pay period.
Phone: (800) 418-2551       Fax: (800) 214-2956       Email: info@my529.org
Mailing Address: PO Box 145100, Salt Lake City, UT 84114-5100

Retirement Healthcare Savings Plan (RHSP)

The retirement healthcare savings plan allows you to contribute to a trust that can help you pay for qualified healthcare expenses in retirement or when you leave USU. The plan is administered by TIAA. You can put your money into lifecycle or money market funds.

Because of its many tax-advantaged features, a retirement healthcare savings plan is valuable to anyone concerned about health care costs in retirement. You can contribute as much as you like to the RHSP using post-tax money, and your contributions grow tax-free. Then, when you leave USU, the funds you use for qualified healthcare expenses can be withdrawn tax-free.

To set up your retirement healthcare savings plan, please complete and return form found at: hr.usu.edu > benefits > voluntary benefits > Retirement Healthcare Savings Plan.
Optimize Your Benefits

Some of our vendors offer additional services at no cost to employees.

HARTFORD
Funeral planning
Beneficiary assistance
Estate guidance
Travel assistance and ID theft protection
HealthChampion
hr.usu.edu/benefits/voluntary/index

REGENE
Telehealth
If your provider offers telehealth services with Regence then you can potentially have a doctor’s appointment over the phone or video chat. In addition, telehealth service may be available outside standard clinic hours and the average cost is $40 to $50 a visit. For more information visit: regence.com/group/regence_individual/telehealth

Regence Advantages
As a Regence member, you can enjoy savings on several health-related products and services. This discount program is offered to all Regence members at no additional cost (although some discounted programs offered by vendors may carry separate fees). For more information visit:
hr.usu.edu/files/benefits/Regence-Advantages-Flyer.pdf
Where can I get more information?

MEDICAL
- Regence BCBS: regence.com, (866) 240-9580
- WEX: www.wexinc.com, (866) 451-3399

RETIREMENT
- TIAA: tiaa.org/public/tcm/utahstate, (866) 842-2907
- Fidelity Investments: fidelity.com, (800) 343-0860
- Utah Retirement Systems: urs.org, (800) 695-4877

VOLUNTARY
- MetLife®: metlife.com/mybenefits, (800) 438-6388
- MetLaw®: metlife.com/mybenefits, (800) 821-6400
- Hartford Insurance Co: (855) 396-7655
- Zurich® AD&D: zurichna.com
- Eye Med: eyemed.com (866) 804-0982

OFFICE OF HUMAN RESOURCES:
- (435) 797-0122 or email hr@usu.edu.

Disclaimer Statement:
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