

To: Legislative History

Policy Owner(s): Director of Benefits, Human Resources

Date: November 29, 2022

Re: Policy 5-303: University Insurance Programs

Changes to Policy 5-303: University Insurance Programs

The University made the following changes to Policy 5-303: University Insurance Programs:

- Insurance programs have changed over the years since this policy was implemented in 1996. Employee benefit plans offered have been updated to reflect current offerings
- Life insurance reductions based on age have been removed from the current policy
- Part-time employees are eligible for all the stated plans; however, they may be required to pay a higher premium for Employee Health Care Plan and Dental Plan enrollment

The specific additions to and deletions from the policy are shown in context below.

Proposed University of Utah Regulation Revision

General Regulation Information	
Regulation proposed for enactment/revision	Policy 5-303: University Insurance Programs
Policy owner(s)	Director of Benefits Human Resources
Policy officer(s)	Chief Human Resources Officer
Contact person(s)	Wendy Poppleton, Director of Benefits
Other related regulations with proposed revisions	None
Planned effective date of revisions	Immediately upon approval of Board of Trustees, estimated for December 13, 2022
Brief (1-2 sentence) description of revisions and reason for revision	Updates an outdated policy to reflect current University insurance programs.

Consultation and Approval	
Groups and Stakeholders Consulted	
Human Resources Policy Committee	
Senate Advisory Committee on Academic Policy	
Office of General Counsel	
Required Approval Steps and Date (if applicable)	
Council of Academic Deans (if applicable)	Not applicable
Institutional Policy Committee	October 14, 2022
Academic Senate Executive Committee	October 17, 2022
Vice President or Designee	October 14, 2022
Academic Senate (if applicable)	November 7, 2022 (information calendar)
Board of Trustees (if applicable)	December 13, 2022

Policy 5-303: University Insurance Programs

Revision #~~9~~10. Effective date: ~~January 12, 1996~~December 13, 2022

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I. Purpose and Scope

A. Purpose.

To outline the ~~health, life, accidental death, and total disability insurance~~Employee benefit programs available to University Employees.

B. Scope.

~~[reserved]~~

[This policy applies to all University Employees in Benefits-Eligible positions.](#)

II. Definitions

The following definitions apply for the limited purposes of this policy and any associated regulations.

[A. The definitions of "Benefits-Eligible Position", "Employee", "Full-time", "Faculty", "Part-time", and "Staff" as defined in Policy 5-001 apply for purposes of this policy.](#)

- A. ~~"Benefits Eligible" is defined in Policy 5-001.~~
- B. ~~"Faculty" is defined in Policy 5-001.~~
- C. ~~"Full-time" is defined in Policy 5-001.~~
- D. ~~"Part-time" is defined in Policy 5-001.~~
- E. ~~"Staff" or "Staff Member" is defined in Policy 5-001.~~

III. Policy

- A. Benefits Enrollment. Employees in Benefits-Eligible Positions may elect to enroll in the following Employee benefit programs. Questions with regard to any of the following programs should be directed to the appropriate Human Resources ~~Division-Benefits~~ department.

B. Employee Health Care Plans and Dental Plans

- 1. The University may provide different Employee health care and dental plans for University of Utah Hospital and Clinics Employees and all other University Employees.

- ~~B. Employees in Benefits-Eligible positions as defined in Policy 5-001 have the option of participating in the following insurance programs:~~

- ~~1. Health care systems~~

- ~~a. Medical insurance – Eligible Employees may enroll in one of the following plans:~~

- 2. ~~i. Regular group~~ Each Employee health ~~insurance~~ care plan ~~– This plan provides~~ shall provide coverage ~~in~~ of the following ~~areas:~~ services: inpatient and outpatient hospital care, emergency department and urgent care facilities, ambulance ~~services~~ services, surgical ~~Procedures~~ procedures, maternity, ~~physicians'~~ services-in-hospital, supplemental accident, licensed provider services, diagnostic lab and imaging, ~~and major medical~~ services, mental health and substance use disorder benefits, preventative services, and prescription medications.

3. The Employee health care plans are self-funded and premiums shall be based on expected claims.

4. University Health providers shall be included in the lowest cost-share network provider category.

~~ii. Preferred Provider Organization—An organization operating to provide health care, including diagnostic, preventive and treatment services through a network of hospitals and physicians.~~

~~iii. Health Maintenance Organization (HMO)—An organization operating pursuant to a valid certificate of authority issued by the Utah Commissioner of Insurance for the purpose of providing health care, including diagnostic, preventive, and treatment services, to enrolled members through its own and/or contracted medical centers and full-time professional staff.~~

5. ~~b. Dental insurance—Plan.~~ All eligible Employees may enroll in a dental plan. ~~Dental and health coverage must be carried by the same company~~Employees may be required to enroll in an Employee health care plan in order to enroll in the dental plan.

6. ~~Employees in Part-time positions may be required to pay a higher premium for enrollment in an Employee health care plan and dental plan.~~

C. ~~c. Supplementary health insurance plan for~~Retiree Health Care Coverage. Retired Employees who meet the eligibility requirements of Policy 5-112 may enroll in retiree health coverage through the University and may enroll their eligible family members as allowed under applicable plan documents. For retired Employees and ~~surviving spouses aged 65 and over—A program of health coverage to~~family members who are eligible for Medicare, coverage will supplement parts A and B of the Medicare Program ~~is available for eligible retired Employees and their spouses, and the surviving spouses of deceased Faculty and Staff who were eligible to participate in the University's surviving spouse insurance plan up to age 65. (See Policy 5-112.)~~ Individual counseling

is available through the applicable Human Resources ~~Division Benefits~~ Department regarding eligibility, premium costs, and open enrollment dates. Individuals enrolled in retiree health care coverage pay the full cost of the coverage.

D. ~~d.~~ Survivor coverage. Upon the death of an Employee enrolled in ~~one of the~~ University sponsored Employee health insurance plans care plan, existing coverage, if any, will be extended for six months after the death of the ~~Faculty or Staff Member~~ Employee at no cost to the eligible surviving spouse or domestic partner and dependent children (unless the survivor loses eligibility prior to that date or during the six-month period, e.g. a child reaching age 26). At the end of six months, the surviving spouse or domestic partner ~~is eligible for participation in the University group health insurance plan by paying the group rate until such time as the surviving spouse becomes eligible for another group plan or reaches age 65~~ and eligible dependent children may enroll in a retiree health care plan described in Section III.C. Participation in ~~the~~ University group Employee health care plan is subject to University policies, ~~and health insurance is provided only for the surviving spouse and the surviving spouse's dependent children who were covered under the plan at the date of the Faculty or Staff Member's death. Surviving spouses may be required to provide annually a certification of continued eligibility.~~ and plan documents.

E. Group Life Insurance Policies. The University provides term life insurance coverage to University Employees. An Employee may enroll in additional life insurance coverage at the group premium rate determined by the policy vendor. An Employee may enroll in life insurance coverage for the employee's spouse or domestic partner and dependent children under age 26 at the group premium rate determined by the policy vendor.

~~2. Group life insurance plan~~

~~a. This Plan term life insurance coverage to University Employees as a result of death from any cause.~~

b. Coverage is automatically reduced at age 65, and older according to the following schedule:

Age at Death	Percent of Coverage Remaining
Under 65	100%
65	92%
66	84%
67	76%
68	68%
69	60%
70 to 74	40%
75 and older	25%

c. Dependent coverage may be included at an additional cost.

F. 3. ~~Accidental death, dismemberment, and permanent total disability~~ Death and Dismemberment. This insurance covers accidents in the course of business or pleasure, at home, on the job, traveling to and from work, etc. ~~It is available in units of \$10,000 and may be obtained for eligible Employees and their families. The maximum coverage is established at \$500,000~~ An Employee may elect to enroll in Employee only or Employee and family coverage.

G. Disability Insurance. Through this insurance, a participant receives a replacement of a substantial part of the participant's income in the event they meet the disability definition in the insurance policy document. The disability insurance shall meet the requirements for public safety officers enrolled in the Utah Retirement Systems Retirement Plan.

4. ~~Total disability benefits plan.~~

~~a. Through this program participants are assured of a replacement of a substantial part of their income in the event they are unable by reason of sickness or bodily injury to engage in any occupation for which they are reasonably fitted by education, training, or experience.~~

~~b. A participant becomes eligible for benefits following six consecutive months of total disability. Benefits continue to age 65 for a person disabled before age 60; disabilities which occur after age 60 will be covered for five years, or to age 70, whichever occurs first.~~

~~c. Enrollment is available for all Full-time Faculty and Staff Members who receive a basic income of at least \$7,800 per annum.~~

~~C. Part-time Employees who hold Benefits Eligible positions are eligible for, and have the option of participating in the following insurance programs, subject to payment by Employees who enroll, on a payroll deduction basis, of the full amount of the Employee's share of the premium costs plus one-half of the University's share of the premium costs:~~

~~1. Health care systems (see Section III. B.1. above).~~

~~2. Group life insurance plan (see Section III. B.2. above).~~

~~3. Accidental death, dismemberment, and total disability insurance (see Section III. B.3. above).~~

Sections IV- VII are for user information and are not subject to the approval of the Academic Senate or the Board of Trustees. The Institutional Policy Committee, the Policy Owner, or the Policy Officer may update these sections at any time.

IV. Policies/ Rules, Procedures, Guidelines, Forms and other Related Resources

A. ~~C.~~ Policies/ Rules. [*reserved*]

B. ~~D.~~ Procedures, Guidelines, and Forms. [*reserved*]

C. ~~E.~~ Other Related Resources. [*reserved*]

V. References

A. ~~C.~~ Policy 5-001: Employee Definitions

B. ~~D.~~ Policy 5-112: Retirement

VI. Contacts

The designated contact officials for this Regulation are

A. ~~C.~~ Policy Owner(s) (primary contact person for questions and advice): ~~Questions about this Policy and any related Rules, Procedures and Guidelines should be directed to the~~ Director of Benefits for Human Resources.

B. ~~D.~~ Policy Officer(s): ~~Only the Vice President for Human Resources or the Vice President for Human Resources' designee has the authority to grant exceptions to this Policy~~ Chief Human Resource Officers for University of Utah Academics and for University of Utah Hospitals and Clinics.

See Rule 1-001 for information about the roles and authority of policy owners and policy officers.

VII. History

Revision History.

A. ~~C.~~ Current version. Revision ~~9~~10.

1. [Presented for the Information of the Academic Senate November 7, 2022, and Board of Trustees December 13, 2022, with effective date of December 13, 2022.](#)

2. [Legislative History](#)

3. ~~2.~~ Editorial Revisions

~~a. Editorially revised March 23, 2022 to replace gender-specific pronouns~~

~~b. Editorially revised October 11, 2022 to reflect the changes to employee definitions as set forth in Policy 5-100.~~

B. ~~D.~~ Previous versions.

1. Revision 9. Effective Date. January 12, 1996

C. ~~E.~~ Renumbering

1. Renumbered from Policy and Procedures Manual 2-43