

Policy 5-303: University Insurance Programs

I. Purpose

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

II. References

[Policy 5-001](#), Personnel Definitions

[Policy 5-112](#), Retirement

III. Definitions

- 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](#).

IV. General

- A. Questions with regard to any of the following programs should be directed to the Human Resources Division Benefits Department.
- 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:

- i. Regular group health insurance plan - This plan provides coverage in the following areas: hospital care, ambulance service, surgical Procedures, maternity, physicians' services in hospital, supplemental accident, diagnostic lab and X-ray, and major medical.
 - 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.
- b. Dental insurance - All eligible Employees may enroll in a dental plan. Dental and health coverage must be carried by the same company.
- c. Supplementary health insurance plan for retired Employees and surviving spouses aged 65 and over - A program of health coverage to 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 Human Resources Division Benefits Department regarding eligibility, premium costs, and open enrollment dates.
- d. Survivor coverage - Upon the death of an Employee enrolled in one of the University sponsored health insurance plans, existing coverage, if any, will be extended for six months after the death of the Faculty or Staff Member at no cost to the survivor. At the end of six months, the surviving spouse 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. Participation in the University group 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.

2. Group life insurance plan

- a. This plan provides 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	Percentage of Coverage Remaining
Under 65	100%
65	92%
66	84%
67	76%
68	68%
69	60%
75 and older	25%

- c. Dependent coverage may be included at an additional cost.
3. Accidental death, dismemberment, and permanent total disability 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.
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).

V. Contacts

Policy Owner: Questions about this Policy and any related Rules, Procedures and Guidelines should be directed to the [Director of Benefits for Human Resources](#).

Policy Officer: Only the [Vice President for Human Resources](#) or the Vice President for Human Resources' designee has the authority to grant exceptions to this Policy.

VI. History

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

Editorially revised: October 11, 2011

Editorial changes were made to this document to reflect the changes in employee definitions as set forth in [Policy 5-100](#).

Approved: Board of Trustees 1/12/96