

Policy 5-303: University Insurance Programs

Revision 10. Effective date: December 13, 2022

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I. Purpose and Scope

A. Purpose.

To outline the Employee benefit programs available to University Employees.

B. Scope.

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.

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 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.
 2. Each Employee health care plan shall provide coverage of the following services: inpatient and outpatient hospital care, emergency department and urgent care facilities, ambulance services, surgical procedures, maternity services, licensed provider services, diagnostic lab and imaging 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.
 5. Dental Plan. All eligible Employees may enroll in a dental plan. 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. 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 family members who are eligible for Medicare, coverage will supplement parts A and B of the Medicare

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

- D. Survivor coverage. Upon the death of an Employee enrolled in a University Employee health care plan, existing coverage, if any, will be extended for six months after the death of the 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 and eligible dependent children may enroll in a retiree health care plan described in Section III.C. Participation in a University Employee health care plan is subject to University policies 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.
- F. Accidental 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. 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.

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. Policies/ Rules. [*reserved*]
- B. Procedures, Guidelines, and Forms. [*reserved*]
- C. Other Related Resources. [*reserved*]

V. References

- A. Policy 5-001: Employee Definitions
- B. Policy 5-112: Retirement and Retiree Benefits

VI. Contacts

The designated contact officials for this Regulation are

- A. Policy Owner(s) (primary contact person for questions and advice): Director of Benefits for Human Resources
- B. Policy Officer(s): Chief Human Resources 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. Current version. Revision 10.
 - 1. Presented for the Information of the Academic Senate November 7, 2022, and approved by Board of Trustees December 13, 2022, with effective date of December 13, 2022.
 - 2. Legislative History

3. Editorial Revisions

B. Previous versions.

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

C. Renumbering

1. Renumbered from Policy and Procedures Manual 2-43