



Snow College

BENEFIT SUMMARY







Open Enrollment period for FY2023 ~ April 18 – June 3, 2022
Summary of benefits for fiscal year 2023 (July 1, 2022 – June 30, 2023)

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Human Resources Contacts

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Open Enrollment 2022-23

The open enrollment period goes from **April 18th through June 3, 2022**. During this time frame, you may elect to make changes to your health, dental, life, and disability insurances, as well as any voluntary benefits you have previously elected or want to enroll in.

Full offerings:

- Health plan
- Dental plan
- Vision plan
- Term-life
 - *Optional* additional term-life
 - *Optional* short-term (staff only)
- *Optional* Aflac
- Contributions
 - Flex
 - HSA
 - Retirement

How to Submit Change Forms

For security purposes, we ask that you **do not** submit change forms via **email**. For the protection of your sensitive information we suggest you print the forms and send via intercampus mail, or use this link to securely upload your forms:

https://snowir.az1.qualtrics.com/jfe/form/SV_1M1wWKAMgIJbPtY

Benefit Changes & Highlights

Preferred Network is no Longer Available

PEHP has removed the Preferred network option for all plans. Members currently enrolled in the Preferred network will need to elect either the Summit or Advantage network during the open enrollment period. If a selection is not made by the member, PEHP will select the network for the member based on the claim history of the employee.

Snow College is Subsidizing the Employee Cost for the STAR – SUMMIT/ADVANTAGE Plans

The College is passing the savings received from enrollment in the STAR plans onto the employee. Employees enrolled in the STAR plans will have no monthly premium costs.

**Summit and Advantage plans only*

Cash Incentive for Medical Benefits Opt-Out Option

The College will continue offering the medical/dental opt-out program this year. Employees who can verify qualifying coverage elsewhere, are now eligible to receive financial incentive when they opt-out of medical and dental benefits from the College. You must opt-out of both medical and dental coverage to be eligible for the cash incentive.

Those who opt-out of coverage will receive the following in a payroll action form paid out over 12 months.

	Per Year	Monthly
Single	\$2,000	\$166
Double/Family	\$4,000	\$333

PEHP will verify that those who opt-out have qualifying coverage elsewhere.

To be clear, if you are a full-time benefitted employee, you are entitled to coverage, and we want you to elect coverage if it will benefit you. However, if you don't need the coverage, this could be a good alternative for you, but choose whatever is best for you and your family.

The incentive is paid as a stipend, so the amount will be treated as taxable income and all applicable taxes will be withheld. Retirement contributions will not be paid on the employee opt-out money and will not be counted towards final average salary since its considered discretionary payment under [Title 49](#).

[Domestic Partners are Eligible for PEHP and Cigna Benefit Coverage](#)

For PEHP the Domestic Partner benefit is limited to those in a committed relationship. The only cost to you is the added cost in premium, going from a single to double plan.

Domestic partners are now eligible for insurance coverage through Cigna. This includes Term-Life Life, AD&D and Voluntary Term-Life.

[COVID-19 & PEHP](#)

COVID -19 testing is covered at 100% - visit test.utah.com.

Treatment for COVID-19 is covered at regular coinsurance benefits before deductible. Treatment must be within 30 days of diagnosis; after that, deductible and regular benefits apply. Antibody Tests covered at 100% when done by In-Network Providers. COVID-19 Vaccine covered at 100%

Core Benefits

Healthcare Plans

Our medical carrier is Public Employees Health Program (PEHP). There are two plan options that may be advantageous to some employees called the STAR High Deductible Health Plan (HDHP), and the Consumer Plus High Deductible Health Plan, which are commonly referred to as Health Savings Plans. For provider lists or coverage details, go to www.pehp.org.

Summit & Advantage Networks				
STAR (HSA) 80/20	Employer	Employer HSA	Employee	Total
Single	\$ 552.26	\$ 75.78	\$ -	\$ 628.04
Double	\$ 1,142.74	\$ 152.24	\$ -	\$ 1,294.98
Family	\$ 1,569.90	\$ 159.88	\$ -	\$ 1,729.78
TRADITIONAL (Flex) 80/20	-			
Single	\$ 629.20	\$ -	\$ 56.54	\$ 685.74
Double	\$ 1,297.28	\$ -	\$ 116.58	\$ 1,413.86
Family	\$ 1,731.82	\$ -	\$ 155.64	\$ 1,887.46
CONSUMER PLUS (HAS) 70/30	-			
Single	\$ 465.04	\$ 152.06	\$ -	\$ 617.10
Double	\$ 968.18	\$ 304.14	\$ -	\$ 1,272.32
Family	\$ 1,394.46	\$ 304.14	\$ -	\$ 1,698.60

ADVANTAGE Network



SUMMIT Network



Central Valley Medical Center, Gunnison Valley, and Sanpete Valley hospitals are contracted on both networks

Dental Plans

Our dental carrier is Public Employees Health Program (PEHP). There are a number of dentists in Sanpete and Sevier counties that participate as network providers through PEHP. It is your responsibility as an employee to check the PEHP website at www.pehp.org for the Preferred Choice or Traditional options or the Regence website at www.ut.regence.com for the Regence Expressions option network providers.

TRADITIONAL DENTAL	Employer	Employer HSA	Employee	Total
Single	\$ 26.02	\$ -	\$ 5.24	\$ 31.26
Double	\$ 48.32	\$ -	\$ 9.70	\$ 58.02
Family	\$ 87.94	\$ -	\$ 17.70	\$ 105.64
PREFERRED CHOICE				
Single	\$ 26.04	\$ -	\$ 2.88	\$ 28.92
Double	\$ 48.34	\$ -	\$ 5.36	\$ 53.70
Family	\$ 87.96	\$ -	\$ 9.76	\$ 97.72
REGENCE EXPRESSIONS				
Single	\$ 26.02	\$ -	\$ 19.46	\$ 45.48
Double	\$ 48.32	\$ -	\$ 33.98	\$ 82.30
Family	\$ 87.94	\$ -	\$ 60.10	\$ 148.04

Vision Plans

Vision Plan needs to be filled out on the PEHP Medical Form. If you have chosen not to participate, you will still need to indicate “**NO**” on the form. Snow College does not contribute to vision plans.

EYEMED FULL	Employer	-	Employee	Total
Single	\$ -		\$ 7.38	\$ 7.38
Double	\$ -		\$ 11.94	\$ 11.94
Family	\$ -		\$ 16.47	\$ 16.47
EYEMED EYEWEAR ONLY				
Single	\$ -		\$ 6.40	\$ 6.40
Double	\$ -		\$ 10.05	\$ 10.05
Family	\$ -		\$ 13.70	\$ 13.70
OPTICARE FULL				
Single	\$ -		\$ 8.70	\$ 8.70
Double	\$ -		\$ 13.41	\$ 13.41
Family	\$ -		\$ 19.13	\$ 19.13
OPTICARE EYEWEAR ONLY				
Single	\$ -		\$ 6.79	\$ 6.79
Double	\$ -		\$ 10.08	\$ 10.08
Family	\$ -		\$ 14.08	\$ 14.08

Flex Spending

PEHP offers two types of Flex accounts: healthcare and dependent day care. Your contributions are withheld from your paycheck pre-tax and available to you as soon as you begin your Flex contributions.

Flex pointers:

- Enrollment is required during every open enrollment period
- You can rollover up to \$570 annually. Funds over \$570 will be forfeited on July 1, 2023
- Eligible health insurance premiums will be deducted pre-federal, state, and FICA tax unless there is a signed waiver
- There is a monthly administrative fee of \$2.50 for the account and \$1.50 for the debit card

	Healthcare	Dependent Daycare
Annual Max Contribution	\$2,750	\$5,250 for married filing separately

Health Savings Account (HSA)

An HSA is like a flex account, but you don't have to worry about forfeiting HSA money if you don't spend it. The money goes in tax-free and grows tax-free.

HSA pointers:

- Unused dollars roll-over year-to-year
- The account is yours; it will go with you if you leave employment or change plans

2022 Contribution Limits	Health Savings Account (HSA)	
Single	\$3,650	
Family	\$7,300	
<i>Age 55+</i>	<i>\$1,000</i>	<i>Additional contribution allowance</i>

Life Assistance Counseling

PEHP partners with Blomquist Hale to offer life assistance counseling. Blomquist offers free, confidential counseling sessions before the deductible, covering a broad range of counseling topics. All employees of Snow College are eligible for this benefit; 800-926-9619

E-Care



Features	Intermountain Connect Care	U of U Virtual Urgent Care
Hours	24/7, 365 days	9 am – 9 pm, 365 days
Accessibility	App	Video Link
Network	All Networks	Summit Network Only
Out-of-State Use	Yes	No
Cost	Traditional Plan - \$10* STAR/Consumer Plus Plan - \$59*	Traditional Plan - \$10 STAR/Consumer Plus Plan - \$49

*Won't charge if you must be referred

Group Life Insurance

The carrier for Term-Life Insurance is Cigna. Employees are covered with a term-life insurance policy equal to twice their salary (rounded to the nearest thousand and doubled with a cap of \$125,000). Additionally, employees are covered with AD&D at the same rate. The spouse and dependents are covered at \$8,000 each.

Disability Insurance

The carrier for Long-Term Disability Insurance is Cigna. Approved employees are covered for 60% of salary for covered disability. The waiting period is 120-days.

Retirement

Snow College currently has two retirement options, one for new employees and one for those coming from the URS State Retirement System.

1. TIAA/CREF – All new employees will go under TIAA-CREF for their retirement as a defined contribution plan. The College contributes 14.2% of base salary to 401 (a). Sign up for TIAACREF is completed on-line.
2. Utah Retirement Systems (URS) – Only if you are a new hire that has been on URS, Tier 1, in the past.

SRA or TDA (optional) Employees may voluntarily participate in either a supplemental retirement annuity or a tax deferred annuity. TIAA-CREF offers a 403 (b) or 457 and URS offers a 401 (k) or 457.

Vacation and Sick Leave (Staff Personnel ONLY)

Salaried staff personnel are entitled to vacation days according to the schedule in the Personnel Policies (policy 340). The accrual rates are determined by service years and are as follows:

Service	100% FTE Monthly Accrual Rate	92% FTE Monthly Accrual Rate	83% FTE Monthly Accrual Rate	75% FTE Monthly Accrual Rate
0-6 Months	8 hours	7.36 hours	6.64 hours	6 hours
7-36 Months	10 hours	9.2 hours	8.3 hours	7.5 hours
3-6 Years	12 hours	11.04 hours	9.96 hours	9 hours
6+ Years	14.67 hours	13.5 hours	12.18 hours	11 hours

In addition, one day per month (8 hours for employees with 12-month contracts) of sick leave is earned. Leave that is taken is to be reported via the Badger Web

Leave Report. Even when no leave is taken, a Badger Web Leave Report must be submitted showing zero hours. Full-time non-exempt employees who have worked over 40 hours in a pay week must report this time on a Compensatory Time form found at:

[https://www.snow.edu/offices/hr/DocumentFiles/Payroll/CompTime%20Earned 2 12 2019.pdf](https://www.snow.edu/offices/hr/DocumentFiles/Payroll/CompTime%20Earned%202019.pdf)

Keeping track of vacation and sick leave is the responsibility of the employee. Holidays are determined yearly. When fewer than 12 holidays are celebrated, the additional hours are converted (at the discretion of the President) to personal leave.

Voluntary Coverage & Contributions

Additional Term-life Insurance *(Optional)*

The carrier for optional Term-Life Insurance is Cigna. If you are eligible, Voluntary/Supplemental Group Term Life Insurance is available to you, your eligible spouse and your eligible dependent children. This insurance option provides low cost, term life insurance protection. It may be an ideal way to provide financial protection during your working years at Snow College.

Employee Coverage: You may select an amount from \$10,000 to \$500,000, in increments of \$10,000. The selected amount may not exceed 5 times your annual base salary. **The Conditional Guaranteed Issue amount is up to \$200,000** (*An Evidence of Insurability form is required for amounts over \$200,000 and must be submitted for underwriter approval*). When you reach the age of 65, the amount is reduced to 65% and at age 70, 50%.

Spouse Coverage: Your spouse may select an amount from \$5,000 to \$250,000, in increments of \$5,000. **The Conditional Guaranteed Issue amount is up to \$30,000** (*An Evidence of Insurability form is required for amounts over \$30,000 and must be submitted for underwriter approval*). **You must be covered in order for your spouse to be eligible for coverage.** Your spouse is only eligible for up to 50% of employee coverage. When your spouse reaches the age of 65, the amount is reduced to 65% and at age 70, 50%.

Dependent Children Coverage: You may select the amount of \$10,000 to cover each of your eligible dependent children. Again, **you must be covered in order for your children to be eligible for coverage.** (*Please ask for a rate schedule for any coverage.*)

Short-term Disability Insurance *(Optional – Staff Only)*

The carrier for Short-Term Disability Insurance is Cigna. Short-Term Disability Insurance is recommended for new employees who will not have sick or vacation leave balance to sustain them for an extended illness lasting up to 4 months. Short-term disability provides 60% of salary when an employee is unable to work due to a covered illness/disability. The waiting period is 14 days. Rates are based on salary ranges and will be computed at \$.22 per \$10 of weekly benefit and is

paid directly from the insurance carrier. College salary and leave accrual is discontinued during the short-term disability period.

Employees not electing coverage at time of hire will need to complete an Evidence of Insurability form and be approved through underwriting to participate.

[Holiday Calendar](#)

Each year the Snow College holiday schedule changes according to specific dates. The following dates are for the 2022 calendar year:

- **January 17, Monday** - Martin Luther King Day
- **February 21, Monday** - Presidents Day
- **May 30, Monday** - Memorial Day
- **June 20, Monday** – Juneteenth (Sunday, June 19)
- **July 4, Monday** - Independence Day
- **July 25, Monday** - Pioneer Day (Sunday, July 24)
- **September 5, Monday** - Labor Day
- **November 24, Thursday** - Thanksgiving Day
- **November 25, Friday** – Presidential Discretionary Day
- **December 23, Friday** – Presidential Discretionary Day
- **December 26, Monday** - Christmas Day (Sunday December 25)
- **December 27, Tuesday** – Presidential Discretionary Day

Full-Time Employee Perks

Childcare Center

Subject to changes according to Childcare Policy

A one-time registration fee of \$35.00. Childcare costs are as follows:

- \$3.65 per hour infants (6 weeks to 24 months)
- \$3.40 per hour 24 months to 36 months
- \$3.25 per hour 3 years and over

****Clients will be charged for the slots that they sign up for, whether their child is in attendance or not.*

Reduced Rate Admission—Horne Activity Center *(optional)*

Subject to changes according to policy

Passes to the Horne Activity Center are available to eligible Snow College employees. Annual passes may be secured through payroll deduction at the following rate (form available in the payroll office):

- Employee Pass No Cost
- Spouse Pass* \$ 10.00 per month (* or one dependent)
- Family Pass \$ 15.00 per month
- Lockers \$ 1.33 per month

Reduced Rate Season Tickets—SC Theatre *(optional)*

Reduced rate season tickets are put on sale during Fall Semester each year and involve a generous reduction in the normal season rate. They are available through the Box Office at the Eccles Center.

Tuition Waiver

This benefit provides for a full tuition waiver to employees and eligible dependents. A full-time employee is eligible to take up to six hours of Snow College credit per semester with 100% tuition and general student fees waived (more if approved by employee's supervisor and president). The spouse of an eligible employee will receive a 100% tuition waiver only. A dependent child (age limit of 26) of an eligible employee will receive a 100% tuition waiver only. A GPA of at least 2.0 must be earned in order to maintain eligibility for tuition waivers. The form can be located on the Human Resources webpage.

Important Vendor Contact Information

PEHP: <https://www.pehp.org/>

Customer Service Weekdays; 8 am – 6 pm Have your PEHP ID or Social Security number on hand for faster service. Foreign language assistance available	801-366-7555 Or 800-765-7347
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Cigna: <https://www.cigna.com> or 800-997-1654

TIAA: <https://www.tiaa.org> or 800-842-2776

URS, Utah Retirement Systems: <https://www.urs.org/>

Department	Local Phone	Toll Free	Fax
Defined Benefits/Retirement Division			
Death Benefits			
Pension			
Redeposit of Funds	801-366-7770	800-695-4877	801-366-7733
Refunds			
Retirement Tax Inquiries			
Service Purchases			
Defined Contribution Savings Plans			
401(k) and 457 Plans	801-366-7720	800-688-4015	801-366-7445
Roth and Traditional IRAs			
Loan Applications			