

Summary of Employee Benefits for Eligible Full-Time Employees Fiscal Year (July 1, 2020 – June 30, 2021)

NOTE: It is the EMPLOYEE’s responsibility to notify the Human Resource office of any of the following changes (within 30 days of change):

- | | |
|---|---|
| <ul style="list-style-type: none"> Marriage of employee or dependent New addition to the family Change in address Change in beneficiaries insurance | <ul style="list-style-type: none"> Death of a covered family member Eligibility for Medicare Family member acquires other |
|---|---|

**** If a notification of change has not been received within 30 days it may cause coverage ineligibility for those affected by the changes.*

****Note: The date of the event will be the day the insurance begins, not the day you sign up for the change. Insurance premiums will be pro-rated to the day of the event.*

Medical Plan

Our medical carrier is Public Employees Health Program (PEHP). Employees also have the option of buying up to the Preferred Care Plan at a significantly higher cost. There are also two additional 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.

Below is a list of monthly employer and employee costs for PEHP’s insurance plans:

	Employer	HSA	Employee	Total
TRADITIONAL				
SUMMIT AND ADVANTAGE CARE				
SINGLE	\$ 566.86	\$ -	\$ 50.95	\$ 617.81
DOUBLE	\$ 1,168.77	\$ -	\$ 105.04	\$ 1,273.81
FAMILY	\$ 1,560.28	\$ -	\$ 140.23	\$ 1,700.51
PREFERRED CARE				
SINGLE	\$ 556.03	\$ -	\$ 257.04	\$ 813.07
DOUBLE	\$ 1,146.43	\$ -	\$ 530.07	\$ 1,676.50
FAMILY	\$ 1,530.47	\$ -	\$ 707.58	\$ 2,238.05
STAR				
SUMMIT AND ADVANTAGE CARE, HSA				
SINGLE	\$ 480.05	\$ 75.98	\$ -	\$ 565.83
DOUBLE	\$ 993.79	\$ 152.64	\$ -	\$ 1,166.71
FAMILY	\$ 1,370.15	\$ 160.32	\$ -	\$ 1,559.03



PREFERRED CARE (HSA)

SINGLE	\$ 480.05	\$ 75.98	\$ 161.79	\$ 717.82
DOUBLE	\$ 993.79	\$ 152.64	\$ 335.15	\$ 1,481.58
FAMILY	\$ 1,370.15	\$ 160.32	\$ 464.21	\$ 1,994.68

CONSUMER PLUS

SUMMIT AND ADVANTAGE CARE, HSA

SINGLE	\$ 403.55	\$ 152.48	\$ -	\$ 556.03
DOUBLE	\$ 841.47	\$ 304.96	\$ -	\$ 1,146.43
FAMILY	\$ 1,225.49	\$ 304.96	\$ -	\$ 1,530.45

PREFERRED CARE

SINGLE	\$ 403.55	\$ 152.48	\$ 121.02	\$ 677.05
DOUBLE	\$ 841.47	\$ 304.96	\$ 252.92	\$ 1,399.35
FAMILY	\$ 1,225.49	\$ 304.96	\$ 374.31	\$ 1,904.76

**If you are turning 55 years or older anytime in 2020, you can contribute an additional \$1,000.*

****Advantage Care and Summit Care Plans may require using network providers. Out-of-network coverage may not be provided unless it is an urgent, life threatening, or emergency situation. Please contact PEHP for clarification.*

Dental

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.

	Employer	Employee	Total
Preferred Choice			
Single	\$25.75	\$ 2.86	\$ 28.61
Double	\$47.83	\$ 5.31	\$ 53.14
Family	\$87.06	\$ 9.67	\$ 96.73

Traditional

Single	\$25.75	\$ 5.19	\$ 30.94
Double	\$47.83	\$ 9.60	\$ 57.43
Family	\$87.06	\$17.52	\$104.58

Regence Expressions

Single	\$25.75	\$20.62	\$ 46.37
Double	\$47.83	\$36.24	\$ 84.07
Family	\$87.06	\$64.31	\$151.37

Vision Plan *(Optional)*

	Single	Double	Family
EyeMed – Full	\$7.24	\$11.80	\$16.33
EyeMed – Eyewear Only	\$6.26	\$ 9.91	\$13.56
Standard Optical (Opticare) – Full	\$8.56	\$13.27	\$18.99
Standard Optical (Opticare) – Eyewear Only	\$6.65	\$ 9.94	\$13.94

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.

Flex Spending

**** The limit for the Health Care Reimbursement Cafeteria Plan has changed. The limit is now \$2,750. For Dependent Care expenses, the maximum annual election is \$5,000.*

Cafeteria Plan Enrollment (Flex Spending) is offered through PEHP (www.pehp.org). If you can reasonably predict your health care out-of-pocket expenses or eligible dependent care expenses for next year, you can pay the expenses with pre-taxed dollars (saving federal, state and FICA taxes) by putting an equivalent amount into a flex account. However, any funds greater than a \$500 carry-over, which

are not claimed for reimbursement (for incurred expenses) in the current fiscal year, are not refundable to you and will be forfeited. There is also a \$2.50 a month administrative fee. The back of the Cafeteria

Plan Enrollment Form will give more specific details. Debit card administrative fees are \$1.50 a month. For a spouse card it is an additional one-time fee of \$5.00. All employees must fill out a new FSA election form each open enrollment period, even if they want the same amount as the previous year contributed.

There are three ways in which a person can be reimbursed from their flex account.

1. Send all receipts to the company and they will return a check
2. Use a debit card approach – You must keep all receipts for possible audits
3. Direct deposit – Send in all receipts and the check will be direct deposited to the account of your choice.

Eligible health insurance premiums will be deducted pre-federal, -state, and -FICA tax unless there is a signed authorization otherwise.

Term-Life Insurance

The carrier for Term-Life Insurance is Lincoln Financial Group. 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. Dependents are covered at \$8,000 each.

Additional Term-life Insurance (Optional)

The carrier for optional Term-Life Insurance is Lincoln Financial Group. 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 decreased by 35% 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 decreased by 35% 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 (Staff Only) *(optional)*

The carrier for Short-Term Disability Insurance is Lincoln Financial Group. 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 6 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 10 working days. Rates are based on salary ranges and will be computed at \$.39 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.

Long-Term Disability Insurance

The carrier for Long-Term Disability Insurance is Lincoln Financial Group. Approved employees are covered for 66% of salary for covered disability. The waiting period is six months.

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 TIAA-CREF is completed on-line.***
2. Utah Retirement Systems (URS) – Only if you are a new hire that has been on URS 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. The Human Resources office can help you with setting up an account.

Unemployment & Workers Compensation

Employees are covered for unemployment through the Utah Department of Workforce Services. Employees are covered for injuries sustained on the job through the Utah Workers Compensation Fund of Utah.

Federal Insurance Contributions Act (FICA)

Snow College pays the established percentage of gross earnings as the employer's portion of Social Security. Each employee pays a share as a deduction shown on the employees check stub.

Employee Identification Card

An Employee Identification Card is available to eligible employees. The card entitles an employee and one companion to admission to campus activities at the student rate. Many athletic contests and other events are free of charge with the card.

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.

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 23 months)
\$3.25 per hour 24 months to 36 months
\$3.00 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.*

Direct Deposit

It is strongly encouraged for all salaried employees to use direct deposit for their payroll check. You can do two direct deposits if they are going to specific bank accounts, such as one into a checking account and one into a savings account. A form must be filled out and sent to the Payroll Office.

Payroll Schedule

Snow College salaried employees are paid monthly on the last banking day of each month worked. Hourly employees are paid monthly on the 15th of the month for the previous month worked.

Vacation and Sick Leave (Staff Personnel ONLY)

Salaried staff personnel are entitled to vacation days according to the schedule in the Personnel Policies. 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/forms.html>

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.

**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 viewed on the Human Resources home page: <https://www.snow.edu/offices/hr/downloads/tuitionreduction.pdf>



Personnel Policies

Snow College's Personnel Policies can be viewed on the Human Resources home page:
<https://www.snow.edu/offices/hr/policies/index.html>

Important Information

TIAA: www.tiaa.org or by calling: 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			

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

Customer Service	801-366-7555
Weekdays from 8 a.m. to 6 p.m.	or
Have your PEHP ID or Social Security number on hand for faster service.	800-765-7347
Foreign language assistance available	

Lincoln Financial Group - Life Insurance, Short Term Disability, Long Term Disability www.lfg.com or by calling (800) 423-2765