Retirement Plans
- 401(a) Retirement Plan (can invest with TIAA-CREF and/or Fidelity)
  - University contribution equal to 14.2% of salary
  - Immediate vesting
  - Employee cannot contribute to this plan

- Medical Practice Plan 403(b) (Pediatric Department Faculty Benefit)
  - Additional retirement contribution of 6% (total retirement contributions: 20.2% of salary)

- Supplemental 403(b) and 457(b) Retirement Plans
  - Employee contributions only (through pre-tax payroll deductions)
  - Maximum determined by Internal Revenue Code (catch-up options available)
  - After tax Roth option under the 403(b) plan

Utah Education Savings Plan (UESP) 529 College Savings Plan
- After tax payroll deduction (for any beneficiary you choose)
- Can be used at any college of University
- Earnings grow tax free – Utah taxpayers receive a state tax deduction

Health Care and Dental Plan
- Three Plan Design Options:
  - Advantage
    - $0 plan year deductible, $2,000 max coinsurance per member ($6,000 family)
  - Comprehensive
    - $250 deductible per member ($750 family), $2,000 coinsurance max ($6,000 family)
  - High Deductible Health Plan (HDHP)
    - $1,500 deductible ($3,000 family), $3,500 coinsurance max ($7,000 family)
- Choice from three Network Options: BlueCross BlueShield, Preferred ValueCare and University Health Care Plus.
  - Members of Advantage and Comprehensive Plans pay a lower copay or coinsurance when a University of Utah Health Care provider is used.

- Dental option
- Prescription Drug Coverage
- Employee Assistance Program (EAP) and Behavioral Health Benefits
- Enrollment in the Employee Wellness Program will reduce monthly health premiums up to $40 (reduction in premiums will occur after enrollment requirements are met)

Summary Comparison of Medical Plan Options Available at
https://www.hr.utah.edu/forms/lib/SummaryComparisonEmployeeHCP.pdf
SOM (School of Medicine) Long Term Disability (LTD) Insurance
- Up to 60% salary replacement up to $25,000/month (less income from certain other sources)
- Occupation specific
- 180 day elimination period before benefits begin
- May enroll at any time. Evidence of insurability is required if you enroll after your Initial Enrollment Period (within 3 months of your date of hire)

Short Term Disability (STD) Insurance
- Income replacement of 60% up to $5,000 per week (less income from certain other sources).
- 90-day waiting period before benefits begin
- Benefit payable for up to a maximum of 90 days when LTD begins
- Must be enrolled in SOM LTD to enroll in STD

Paid Leave Time (prorated according to FTE)
- Holidays
  - 10 days per year, including Pioneer Day (July 24) and the day after Thanksgiving
- Vacation (must be 75% FTE or greater)
  - 25 days per year
  - Do not roll over and are not paid out at termination
- Personal Preference Days
  - Two days per year (Jan 2nd – Jun 1st get 1.5 days; Jun 2nd – Nov 1st get 1 day; none if hired after November 1st)
  - Do not roll over and are not paid out at termination
- Sick Leave (must be 75% FTE or greater)
  - Eight hours per month
  - Roll over to maximum of 1040 hours
  - Not paid out at termination
- Funeral Leave for death of immediate family member (up to 3 days)
- Jury or Witness Duty
- Annual Military Training

Flexible Spending Accounts
- Health Care FSA
  - Reimbursement of health care expenses (including over-the-counter medications)
  - Minimum election $5/paycheck up to maximum of $2,500 per plan year
- Dependent Care FSA
  - Reimbursement of dependent care expenses required so the employee can work
  - Minimum election $5/paycheck up to maximum of $5,000 per calendar year per family (IRS regs.)
- May make changes to elections within three months after a status change event (e.g., marriage, divorce, birth or adoption of a child; defined by the Internal Revenue Code)
- Funds must be used for eligible expenses incurred during the plan year or they are forfeited
Life Insurance

- Part I – Employee Coverage (Basic Coverage Provided by the University)
  - Equal to annual salary up to $25,000
  - Includes Travel Assistance Program - program brochure available at https://www.hr.utah.edu/forms/lib/travel-assistance-program-brochure.pdf
- Part II – Additional Employee Coverage
  - Equal to amount of Part I coverage
- Part III – Spouse/Dependent Child Coverage
  - $2,000 per dependent (spouse and eligible dependent children)
- Supplemental Term Life – Employee
  - Coverage minimum $20,000 up to maximum $500,000 (employees who are making over $100,000 per year can apply for up to 5 times their annual salary or $750,000, whichever is less)
- Supplemental Term Life – Spouse
  - Coverage minimum $20,000 up to maximum $250,000
- Supplemental Term Life – Dependent Child
  - Coverage of $5,000 or $10,000 on each dependent child

Accidental Death & Dismemberment Insurance

- Coverage minimum $10,000 up to maximum $500,000
- Includes travel assistance coverage – (same brochure listed under Life Insurance)

50% Tuition Reduction (must be 75% FTE or greater)

- Available for Employee after six months, for employee’s spouse after one year, and for employee’s dependent children after three years

Hyatt Legal Plans

- Gives access to legal representation or advice for a wide range of legal matters. For a list of covered legal services visit: https://www.hr.utah.edu/benefits/legal.php

Long Term Care Insurance

- Provides coverage for nursing home, adult day care, and home-based care
- Available for employee, spouse, parents, parents-in-law, grandparents and grandparent-in-laws
- Different options available at a variety of coverage levels.
- May enroll or change coverage at any time (evidence of insurability is required if you enroll after first three months after being hired).

Auto and Home Insurance (not a benefit, but the University gets group rates)

- Met Life group insurance rates available