Open Enrollment
Dixie State University

Look inside for an overview of your benefits and what’s new for the 2018-19 plan year.

PEHP Health & Benefits

PROUDLY SERVING UTAH PUBLIC EMPLOYEES
Dixie State Open Enrollment

April 23-May 31 » This is the time to enroll in or make changes to your benefits and learn more about your options.

How to Enroll in Benefits or Make Changes Online

1. Log in to PEHP for Members at www.pehp.org. To create your personal account, you’ll need your PEHP ID number and the last four digits of your Social Security number. Find your PEHP ID number on your benefits card, your EOBs, or call PEHP at 801-366-7555.

2. From the PEHP for Members homepage, find “Online Enrollment” under the “my Benefits” menu.

3. The Online Enrollment page shows benefits available to you and your enrollment status. Click “Enroll” or “Change.” You may change your selections any time before the end of open enrollment (June 8).
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Enrollment Timeline

April 23
- Your annual open enrollment period begins. It’s the time of year you may switch from one medical, dental, or vision plan to another. Take this time to review your choices and learn more about the PEHP benefits available to you. Enroll at www.pehp.org.

May 18
- Benefit fair: 10a.m.-noon, Gardner Center Ballroom.

May 31
- Deadline to enroll or make changes in medical, vision, or FLEX$. You may enroll in AD&D benefits at any time.

July 1

June 30, 2019
- 2018-19 plan year ends.

2018-19 Dixie State Benefits Summary

See more details benefits available to you, including complete benefit grids, in the Dixie State University Benefits Summary. Access it in your Benefits Information Library at PEHP for Members. Or send an email to publications@pehp.org to request a printed copy.
**Highlights: 2018-19 Plan Year**

**The STAR Plan**
The STAR Plan provides a mathematically higher benefit level than the Traditional Plan. See page 5 to help determine which plan is best for you.

**Traditional Plan Copays**
Copays remain the same, but some services are at different copay levels to better reflect comparative costs.

**Use PEHP Cost Tools**
You can now anticipate where your doctor is likely to send your lab and how much it may cost. You can also get dollar ratings for hospitals and other facilities. Compare costs in the Provider Lookup when you log in to PEHP for Members.

**Send Secure Messages to PEHP**
Have a question or can’t find what you’re looking for online? Log in to PEHP for Members and send us your questions via the Message Center. From the homepage, find “Messages” at the top-right.

**Health Benefit Advisors**
Need help deciding which plan to choose, whether to be covered by more than one plan, or different cost options for a service? Call a PEHP Health Benefit Advisor at 801-366-7555.

**E-Care**

**Crisis & Life Assistance Counseling**
You have access to counseling services with Blomquist Hale Employee Assistance. Crisis counseling is also available 24/7 and always confidential. PEHP pays 100% of the cost. Call 1-800-926-9619 for an appointment.

**Invitro Fertilization Benefit**
Beginning July 1, 2018, Traditional and STAR Plan members have the option of using a one-time $4,000 benefit for invitro fertilization. Preauthorization is required. For more information, call 801-366-7755 or 800-753-7754.

**Looking for Lower Drug Costs?**
Search for coverage and pricing for any medication available through your drug benefit plan. Log in to PEHP for Members, go to MyBenefits and click on Express Scripts Personal Account. You’ll see medication prices from different pharmacies. To get the best deal, make sure you use the PEHP Preferred Drug List. You can call us for help, 801-366-7551 or 888-366-7551.
# Plan Comparison Chart

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th><strong>The STAR Plan</strong> (HSA-qualified)</th>
<th><strong>Traditional</strong> (non-HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summary</strong></td>
<td>This brief comparison is for illustrative purposes only. You can also put money in yourself, tax-free. You pay no premium for The STAR Plan, so you'll have extra money to save in your HSA. This plan pays benefits when you reach your deductible. Covers preventive care services at 100%. All spending goes to the out-of-pocket maximum, protecting you from large bills.</td>
<td>This plan has multiple co-pays and deductibles and is NOT eligible for an HSA. It pays benefits sooner with a lower deductible, but you'll pay significantly more in premium. Pays many preventive care services at 100%, but not as many as The STAR Plan covers.</td>
</tr>
</tbody>
</table>
| **Your Rates** Amount you pay per pay period | $0 | Single: $23.35  
Double: $48.16  
Family: $64.29 |
| Employer Contribution Per Pay Period to Your HSA | **Single**: $38.00  
**Double and Family**: $76.00 | Not applicable (not an HSA-qualified plan by federal standards) |
| **Medical Deductible** | $1,500 single plan  
$3,000 double or family plan | $350 per individual  
$700 per family plan |
| Pharmacy Deductible | Pharmacy expenses apply to the medical deductible | Pharmacy expenses do not have a deductible |
| **Out-of-Pocket Maximum** | **Medical and Pharmacy**:  
$2,500 single plan  
$5,000 double plan  
$7,500 family plan | **Medical and Pharmacy**:  
$3,000 per individual  
$6,000 per double plan  
$9,000 per family plan  
Deductible does not apply to out-of-pocket maximum |
| Benefits | Pays covered benefits generally at 80% (using in-network providers, after deductible). | Pays covered benefits generally at 80% (using in-network providers, after deductible). |
| Eligibility | No special eligibility requirements for the plan. However, you must meet certain requirements to open an HSA and to contribute or receive contributions to it. Otherwise, your employer contribution will go into an HRA. | No special eligibility requirements. If you enroll in Traditional this year, you cannot enroll in Utah Basic Plus next open enrollment. |

Figures above based on Advantage & Summit Networks.
For more details, see the 2018-2019 Dixie State University Benefits Summary.
Find it at www.pehp.org/openenrollment or email publications@pehp.org
Summit

**Steward Health**, **MountainStar**, and **University of Utah Health Care** providers and facilities. You can also see Advantage providers on the Summit network, but your benefits will pay less.

**Participating Hospitals**
- **Beaver County**
  - Beaver Valley Hospital
  - Milford Valley Memorial Hospital
- **Box Elder County**
  - Bear River Valley Hospital
  - Brigham City Community Hospital
- **Cache County**
  - Cache Valley Hospital
- **Carbon County**
  - Castleview Hospital
- **Davis County**
  - Lakeview Hospital
  - Davis Hospital
- **Duchesne County**
  - Uintah Basin Medical Center
- **Garfield County**
  - Garfield Memorial Hospital
- **Grand County**
  - Moab Regional Hospital
- **Iron County**
  - Cedar City Hospital
- **Juab County**
  - Central Valley Medical Center
- **Kane County**
  - Kane County Hospital
- **Millard County**
  - Delta Community Hospital
  - Fillmore Community Hospital
- **Salt Lake County**
  - Huntsman Cancer Hospital
  - Jordan Valley Hospital
  - Jordan Valley Hospital - West
  - Lone Peak Hospital
  - Primary Children's Medical Center
  - Riverton Children's Unit
  - St. Marks Hospital
  - Salt Lake Regional Medical Center
  - University of Utah Hospital
  - University Orthopaedic Center
- **San Juan County**
  - Blue Mountain Hospital
  - San Juan Hospital
- **Sanpete County**
  - Gunnison Valley Hospital
  - Sanpete Valley Hospital
- **Sevier County**
  - Sevier Valley Hospital
- **Summit County**
  - Park City Medical Center
- **Tooele County**
  - Mountain West Medical Center
- **Utah County**
  - Mountain View Hospital
  - Timpanogos Regional Hospital
  - Mountain Point Medical Center
- **Wasatch County**
  - Heber Valley Medical Center
- **Washington County**
  - Dixie Regional Medical Center
- **Weber County**
  - Ogden Regional Medical Center

**Advantage**

**Intermountain Healthcare (IHC)** providers and facilities. You can also see Summit providers on the Advantage network, but your benefits will pay less.

**Participating Hospitals**
- **Beaver County**
  - Bear River Valley Hospital
  - Brigham City Community Hospital
- **Box Elder County**
  - Bear River Valley Hospital
- **Cache County**
  - Logan Regional Hospital
- **Carbon County**
  - Castleview Hospital
- **Davis County**
  - Davis Hospital
- **Duchesne County**
  - Garfield Memorial Hospital
- **Garfield County**
  - Garfield Memorial Hospital
- **Grand County**
  - Moab Regional Hospital
- **Iron County**
  - Cedar City Hospital
- **Juab County**
  - Central Valley Medical Center
- **Kane County**
  - Kane County Hospital
- **Millard County**
  - Delta Community Hospital
  - Fillmore Community Hospital
- **Salt Lake County**
  - Alta View Hospital
  - Intermountain Medical Center
  - The Orthopedic Specialty Hospital (TOSH)
  - LDS Hospital
  - Primary Children's Medical Center
  - Riverton Hospital
- **San Juan County**
  - Blue Mountain Hospital
  - San Juan Hospital
- **Sanpete County**
  - Gunnison Valley Hospital
  - Sanpete Valley Hospital
- **Sevier County**
  - Sevier Valley Hospital
- **Summit County**
  - Park City Medical Center
- **Tooele County**
  - Mountain West Medical Center
- **Utah County**
  - American Fork Hospital
  - Orem Community Hospital
  - Utah Valley Hospital
- **Wasatch County**
  - Heber Valley Medical Center
- **Washington County**
  - Dixie Regional Medical Center
- **Weber County**
  - McKay-Dee Hospital

**No-Pay Providers**

PEHP doesn’t pay for any services from certain providers, even if you have an out-of-network benefit. See List of No-Pay Providers at www.pehp.org.

*Formerly IASIS
HEALTH INSURANCE PREMIUMS for Fiscal Year 2018-2019

Below are premiums of the various health benefit options available to DSU benefit eligible employees. Plan summaries are available through the DSU Human Resources Office and on the DSU HR Employee Benefits webpage: http://humanresources.dixie.edu/employee-benefits/.

### PEHP Medical Insurance

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Employer Pay Period Premium</th>
<th>Employee Pay Period Premium</th>
<th>Employer Annual Premium</th>
<th>Employee Annual Premium or *ER HSA Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advantage/Summit Plan: Single</td>
<td>259.85</td>
<td>23.35</td>
<td>6,236.40</td>
<td>560.40</td>
</tr>
<tr>
<td>Advantage/Summit Plan: Double</td>
<td>535.76</td>
<td>48.16</td>
<td>12,858.24</td>
<td>1,155.84</td>
</tr>
<tr>
<td>Advantage/Summit Plan: Family</td>
<td>715.23</td>
<td>64.29</td>
<td>17,165.52</td>
<td>1,542.96</td>
</tr>
<tr>
<td>STAR Adv/Summit Plan: Single</td>
<td>221.79</td>
<td>0.00 (38.00*)</td>
<td>5,322.96</td>
<td>0.00 (912.00*)</td>
</tr>
<tr>
<td>STAR Adv/Summit Plan: Double</td>
<td>459.34</td>
<td>0.00 (76.00*)</td>
<td>11,024.16</td>
<td>0.00 (1,824.00*)</td>
</tr>
<tr>
<td>STAR Adv/Summit Plan: Family</td>
<td>635.39</td>
<td>0.00 (76.00*)</td>
<td>15,249.36</td>
<td>0.00 (1,824.00*)</td>
</tr>
</tbody>
</table>

*For STAR Medical Plans, employees pay $0.00 in actual premium. Instead, an employer contribution of $38 or $76 is deposited each pay period into the employee’s Health Savings Account (depending on coverage level & HSA eligibility).

### EMI Health Dental Insurance

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Employer Pay Period Premium</th>
<th>Employee Pay Period Premium</th>
<th>Employer Annual Premium</th>
<th>Employee Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Dental: Single</td>
<td>14.00</td>
<td>0.75</td>
<td>336.00</td>
<td>18.00</td>
</tr>
<tr>
<td>Preferred Dental: Double</td>
<td>26.00</td>
<td>1.38</td>
<td>624.00</td>
<td>33.12</td>
</tr>
<tr>
<td>Preferred Dental: Family</td>
<td>47.35</td>
<td>2.50</td>
<td>1,136.40</td>
<td>60.00</td>
</tr>
<tr>
<td>Traditional Dental: Single</td>
<td>14.00</td>
<td>1.95</td>
<td>336.00</td>
<td>46.80</td>
</tr>
<tr>
<td>Traditional Dental: Double</td>
<td>26.00</td>
<td>3.60</td>
<td>624.00</td>
<td>86.40</td>
</tr>
<tr>
<td>Traditional Dental: Family</td>
<td>47.35</td>
<td>6.55</td>
<td>1,136.40</td>
<td>157.20</td>
</tr>
</tbody>
</table>

### Voluntary Vision Insurance (administered by PEHP)

<table>
<thead>
<tr>
<th>Type of Coverage**</th>
<th>Employee Pay Period Premium</th>
<th>Type of Coverage**</th>
<th>Employee Pay Period Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>EyeMed Full Coverage: Single</td>
<td>3.70</td>
<td>OptiCare Full Coverage: Single</td>
<td>4.16</td>
</tr>
<tr>
<td>EyeMed Full Coverage: Double</td>
<td>6.05</td>
<td>OptiCare Full Coverage: Double</td>
<td>6.63</td>
</tr>
<tr>
<td>EyeMed Eyewear Only: Double</td>
<td>5.08</td>
<td>OptiCare Eyewear Only: Double</td>
<td>4.85</td>
</tr>
</tbody>
</table>

**Vision plans premiums are paid 100% by the employee; plan types include full coverage or eyewear only.
Consult a Doctor Remotely with Intermountain Connect Care

A Fast, Easy Way to See a Doctor

Connect Care gives families access to care 24/7/365 (even on holidays) for urgent, low-level needs such as:

- Allergies
- Sore throat
- Eye infections
- Cough
- Painful urination
- Lower back pain
- Joint pain or strains
- Minor skin problems

Connect Care is available on all PEHP networks

- Summit
- Advantage
- Preferred

If You’re on a Traditional Plan
Each on-demand doctor consultation costs only a $10 co-pay.

If You’re on The STAR Plan
Each on-demand doctor consultation costs only $49 before you meet your deductible. After your deductible is met, you pay only a $10 co-pay.

Download the app from the Google Play Store or iTunes App Store.
Take Control of Your Healthcare Costs

Get the right service at the right place

Where you get healthcare matters. Rates are always higher for medical services done at a hospital. Some services can only be done at a hospital but others, such as lab work, radiology, elective surgeries, and urgent care can be done in other settings.

For lab work, let your doctor know you want to use an independent lab, like Labcorp, that will forward the results to your doctor.

For radiology and certain elective surgeries, consider seeking services outside of a hospital for substantial savings. For example, you could save $1,442 for an MRI at a large multi-specialty clinic like:

- Revere Health
- Granger Clinic
- Tanner Clinic
- Ogden Clinic

If you don’t have a medical emergency but need immediate medical attention, visit the nearest Urgent Care Clinic. Also, consider consulting a doctor online through your E-Care benefit for convenient 24/7 urgent care. Intermountain Connect Care is PEHP’s preferred E-Care provider for all networks, including Summit.

**E-Care**
- Stuffy and runny nose
- Sore throat
- Allergies
- Cough
- Eye infections
- Painful urination

**Office Visit**
- Not life-threatening
- Routine/Preventive
- Can be seen during usual business hours
- Can wait for an appointment

**Urgent Care**
- Common, non-life-threatening conditions
- Broken bones
- Minor cuts
- Minor burns
- Cold/flu symptoms after hours

**Emergency Room**
- Chest pain or pressure
- Severe headache or head injury
- Severe bleeding
- Sudden or severe pain
- Coughing blood or vomiting blood
- Difficulty breathing or shortness of breath
- Sudden dizziness, weakness, or changes in vision
- Severe or persistent vomiting or diarrhea
- Changes in mental status, such as confusion or weakness
- Evaluation of an assault, physical or sexual abuse, or child abuse
- Severe infection
- Complications of early pregnancy
- Abdominal pain that is severe or with repeated and persistent vomiting
- If you are unsure whether you are having a life-threatening medical emergency

Get the right service at the right place.

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YOU’RE COVERED

PEHP Pays for **Preventive Benefits** at 100%*

Don’t put off that test or immunization. Preventive benefits are covered at no cost to you when you see a contracted provider — even before you meet your deductible.

Some common examples:
(recommended ages and populations vary)

» Immunization vaccines (e.g., Flu vaccine, TDAP vaccine, Pneumonia vaccine etc.)
» Wellness exams for a child, teen, adult or senior
» Vision test
» Blood screening tests (e.g., Cholesterol test, Blood sugar test, Metabolic blood test, etc.)
» Other screening tests (e.g., Pap test, Colonoscopy, etc.)
» Birth control

For a complete list of preventive services, visit www.pehp.org/members/preventive
CUSTOMER SERVICE
801-366-7555 or 800-765-7347
Weekdays from 8 a.m. to 5:30 p.m.
Have your PEHP ID or Social Security number on hand for faster service. Foreign language assistance available.

HEALTH SAVINGS ACCOUNTS (HSA)
» PEHP FLEX$ Department
  801-366-7503 or 800-753-7703

» HealthEquity
  866-960-8058
  www.healthequity.com/stateofutah

VALUE-ADDED PROGRAM
» PEHPplus
  www.pehp.org/plus
Provides savings of up to 60% on healthy lifestyle products and services. From eyeglasses and gyms to acupuncture and massage, there’s a wide variety of discounts for PEHP members. We frequently add new discounts, categories, and vendors, so check back often.

WELLNESS AND DISEASE MANAGEMENT
» PEHP Healthy Utah
  801-366-7300 or 855-366-7300
  www.pehp.org/healthyutah

» PEHP Health Coaching
  801-366-7300 or 855-366-7300

» PEHP WeeCare
  801-366-7400 or 855-366-7400
  www.pehp.org/weecare

» PEHP Integrated Care
  (Ask for Member Services Nurse)
  801-366-7555
  or 800-765-7347

ONLINE ENROLLMENT HELP LINE
801-366-7410 or 800-753-7410

BENEFITS SUMMARY
Read the 2018-19 Dixie State Benefits Summary for more detailed information about your benefits. Find it at www.pehp.org/openenrollment.

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