Your To-Do Checklist

1. Medical Options
   - [] STAR HSA Plan
   - [] Traditional Plan
   - [] Opt-Out*

2. Network Options
   - [] Summit
   - [] Advantage

*Evidence of other coverage must be submitted to PEHP by May 31.

See What’s New

Medical Plans
Plan Comparison
Plans at a Glance
Medical Networks
Need Vision Coverage?

Click Here to Enroll Online
New for 2020-21 Plan Year

One-Time Refund Payment
Employees enrolled in a medical plan during 2019-20 will get a refund check from PEHP by the first week of May. PEHP provides self-funded plans, so when costs are lower than expected we are able to giveback money. The check you receive represents your portion of the $25,460,000 in savings.

Other Medical Insurance Coverage?
If you have other medical insurance coverage, you can opt-out of medical benefits and get cash added to your salary. **Proof of other coverage is required by May 31.**

Lower Intermountain Copays
Copays for Intermountain Healthcare doctors are the same as other providers.

New Prescription Cost Tool
Find drug options for your health condition, compare prices at different pharmacies, and see if cash back is available for your medication. [Learn more.](#)

Vision Plan Changes
There were several vision plan changes. EyeMed and OptiCare will continue to offer the Full and Eyewear only plans, however they have undergone some minor changes, and the rates have changed slightly. See the [vision plan summaries](#) for more details.
### Medical Plans

#### Traditional

<table>
<thead>
<tr>
<th>Plan</th>
<th>Your cost per paycheck</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$25.48</td>
</tr>
<tr>
<td>Double</td>
<td>$52.52</td>
</tr>
<tr>
<td>Family</td>
<td>$70.12</td>
</tr>
</tbody>
</table>

- Copays for services
- Low deductible
- Eligible for FLEX$, but not eligible for HSA

#### STAR HSA

<table>
<thead>
<tr>
<th>Plan</th>
<th>Your cost per paycheck</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$0</td>
</tr>
<tr>
<td>Double</td>
<td>$0</td>
</tr>
<tr>
<td>Family</td>
<td>$0</td>
</tr>
</tbody>
</table>

- HSA State Contribution Amounts
  - Single: $38/paycheck
  - Double/Family: $76/paycheck

#### Opt-Out

If you have other medical insurance coverage, you can opt-out of medical coverage in exchange for $125 each paycheck.

- You must provide evidence of other coverage to PEHP by May 31.
- Income is subject to tax and other benefits like retirement, workers’ compensation, and LTD.
## Plan Comparison

### STAR HSA Plan

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single</th>
<th>Double</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Annual Cost</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employer HSA Contribution</td>
<td>$912</td>
<td>$1,824</td>
<td>$1,824</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$1,500</td>
<td>$3,000</td>
<td>$7,500</td>
</tr>
<tr>
<td>Plan Benefits</td>
<td>Pays covered benefits generally at 80% (using in-network providers, after deductible).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Note</td>
<td>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 &amp; HSA eligibility).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Traditional Plan

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single</th>
<th>Double</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Annual Cost</td>
<td>$611.52</td>
<td>$1,260.48</td>
<td>$1,682.88</td>
</tr>
<tr>
<td>Employer HSA Contribution</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$350</td>
<td>$700</td>
<td>$700</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum*</td>
<td>$3,000</td>
<td>$6,000</td>
<td>$9,000</td>
</tr>
<tr>
<td>Plan Benefits</td>
<td>Pays covered benefits generally at 80% (using in-network providers, after deductible).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
*Deductible does not apply to Out-of-Pocket Maximum.

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Figures above based on Advantage & Summit networks.
STAR HSA Plan
» The Dixie State puts money into an HSA for health-related expenses to offset a higher deductible.
» HSA funds carry over from year-to-year and grow tax-free. You never forfeit what you don’t spend. Save for healthcare and retirement expenses.
» It covers the most preventive care services paid at 100% compared to other plans.
» Certain preventive medications are covered before you meet your deductible.
  See a list of medications on page 19 of the Covered Drug List at [www.pehp.org/pharmacy](http://www.pehp.org/pharmacy).

Traditional Plan
» You pay a portion of the plan from your paycheck and don’t receive HSA contributions from your employer.
» It has a lower deductible and gives you predictable costs through fixed co-pays.
» Each family member has their own deductible and out-of-pocket maximum.
» Deductible does not apply to out-of-pocket maximum.
Medical Networks

**PEHP Advantage**

Network consists of predominantly Intermountain Healthcare (IHC) providers and facilities.

- **Beaver County**
  - Beaver Valley Hospital
  - Milford Valley Memorial Hospital
- **Box Elder County**
  - Bear River Valley Hospital
- **Cache County**
  - Logan Regional Hospital
- **Carbon County**
  - Castleview Hospital
- **Davis County**
  - Davis Hospital
  - Intermountain Layton 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**
  - Alta View Hospital
  - Intermountain Medical Center
  - The Orthopedic Specialty Hospital (TOSH)
  - LDS Hospital
- **Salt Lake County (cont)**
  - 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
- **Uintah County**
  - Ashley Valley 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
- **Out-of-State – Colorado**
  - St. Mary’s Hospital – Grand Junction
  - Southwest Memorial Hospital – Cortez

**PEHP Summit**

Network consists of predominantly Steward Health, MountainStar, and University of Utah hospitals & clinics providers and facilities.

- **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**
  - Davis Hospital
  - Lakeview 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
- **Salt Lake County (cont)**
  - 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
- **Uintah County**
  - Ashley Valley 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**
  - Ogden Regional Medical Center
- **Out-of-State – Colorado**
  - St. Mary’s Hospital – Grand Junction
  - Southwest Memorial Hospital – Cortez

**Non-Covered Providers**

PEHP doesn’t pay for any services from certain providers, even if you have an out-of-network benefit. [See a list of Non-Covered Providers.](#)
Several Ways to Address Your Vision Needs » Some members get vision exams through PEHP and shop for frames and lenses using pre-tax dollars. Others buy a vision plan to cover the bulk of vision costs. Do the math to see what’s best for you. Here’s a summary.

With the STAR HSA Plan
Did you know that members on the STAR HSA Plan get one annual vision exam covered at 100% before deductible? If you’re on The STAR HSA plan, take advantage of this great benefit to get a prescription from your doctor for lenses. Then shop around and use HSA dollars to pay for lenses and frames tax-free.

With the Traditional Plan
A vision exam costs only a $35 co-pay for most specialists. Once you get your prescription, shop for the best deal on frames and lenses. Use FLEX$ money to pay for the eyewear with pre-tax dollars.

Funding Through Opticare
You get your choice of two plans. One covers eyewear only while the other includes an eye exam. You may get a discount on frames from the sticker price.

<table>
<thead>
<tr>
<th>Opticare Full</th>
<th>Opticare, Eyewear Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$4.28</td>
</tr>
<tr>
<td>Double</td>
<td>$6.64</td>
</tr>
<tr>
<td>Family</td>
<td>$8.17</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opticare, Eyewear Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Double</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

Your cost per paycheck

Funding Through EyeMed
You get your choice of two plans. One covers eyewear only while the other includes an eye exam. You may get a discount on frames from the sticker price.

<table>
<thead>
<tr>
<th>EyeMed Full</th>
<th>EyeMed, Eyewear Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3.62</td>
</tr>
<tr>
<td>Double</td>
<td>$5.90</td>
</tr>
<tr>
<td>Family</td>
<td>$9.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EyeMed, Eyewear Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Double</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

Your cost per paycheck
**HEALTH INSURANCE PREMIUMS for Fiscal Year 2020-2021**

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/](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>Traditional Adv/Summit Plan: Single</td>
<td>283.43</td>
<td>25.48</td>
<td>6,802.32</td>
<td>611.52</td>
</tr>
<tr>
<td>Traditional Adv/Summit Plan: Double</td>
<td>584.39</td>
<td>52.52</td>
<td>14,025.36</td>
<td>1,260.48</td>
</tr>
<tr>
<td>Traditional Adv/Summit Plan: Family</td>
<td>780.14</td>
<td>70.12</td>
<td>18,723.36</td>
<td>1,682.88</td>
</tr>
<tr>
<td>STAR Advantage/Summit Plan: Single</td>
<td>244.93</td>
<td>0.00 (38.00*)</td>
<td>5,878.32</td>
<td>0.00 (912.00*)</td>
</tr>
<tr>
<td>STAR Advantage/Summit Plan: Double</td>
<td>507.04</td>
<td>0.00 (76.00*)</td>
<td>12,168.96</td>
<td>0.00 (1,824.00*)</td>
</tr>
<tr>
<td>STAR Advantage/Summit Plan: Family</td>
<td>699.06</td>
<td>0.00 (76.00*)</td>
<td>16,777.44</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>14.37</td>
<td>1.25</td>
<td>344.88</td>
<td>30.00</td>
</tr>
<tr>
<td>Preferred Dental: Double</td>
<td>26.66</td>
<td>2.32</td>
<td>639.84</td>
<td>55.68</td>
</tr>
<tr>
<td>Preferred Dental: Family</td>
<td>48.55</td>
<td>4.22</td>
<td>1,165.20</td>
<td>101.28</td>
</tr>
<tr>
<td>Traditional Dental: Single</td>
<td>14.37</td>
<td>2.54</td>
<td>344.88</td>
<td>60.96</td>
</tr>
<tr>
<td>Traditional Dental: Double</td>
<td>26.66</td>
<td>4.75</td>
<td>639.84</td>
<td>114.00</td>
</tr>
<tr>
<td>Traditional Dental: Family</td>
<td>48.55</td>
<td>8.56</td>
<td>1,165.20</td>
<td>205.44</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: Double</td>
<td>5.90</td>
<td>OptiCare Full Coverage: Double</td>
<td>6.64</td>
</tr>
<tr>
<td>EyeMed Eyewear Only: Double</td>
<td>4.96</td>
<td>OptiCare Eyewear Only: Double</td>
<td>4.97</td>
</tr>
</tbody>
</table>

**Vision plans premiums are paid 100% by the employee; plan types include full coverage or eyewear only.**