What is happening for 2020–2021?

**Medical Insurance**
Through the legislative process, PEHP renewed at a 4.53% increase. No changes to deductibles or out-of-pocket maximums. Traditional plan employee-paid premiums are going up $1.11 - $3.04 per paycheck. STAR plan employees will get $0.25 - $0.50 less in employer HSA contributions per paycheck in 2020-21, but still pay 0% in premiums. A new Opt-Out option (if covered by another plan) is available in exchange for a pay period stipend (as normal income).

**Life Insurance**
DSU went through a life insurance renewal for 2020-21, resulting in a 0% increase. All existing life insurance coverage in 2019-20 with Cigna will carry over to 2020-21 at the same rates. Supplemental life insurance rates are based on employee or spouse’s age as of July 1 each year. Additional coverage is available in open enrollment through Cigna’s medical underwriting process.

**Dental Insurance**
The dental plan with EMI Health is renewing with a 0% increase. No changes to deductibles or out-of-pocket maximums. Employees can still switch between traditional and preferred plans, as desired.

**Vision Insurance**
Through PEHP, both EyeMed and Opticare of Utah vision plans renewed contracts for 2020-21. Slight adjustments in premiums and coverage - please review PEHP Open Enrollment Guide online for details.

**Flexible Spending, HSA, Retirement**
Flexible Spending (FSA) must be renewed during open enrollment each year, using the myPEHP online account. Max contribution for 2020 is $2,750 for health-related expenses and $5,000 for child care expenses.

Health Savings Account (HSA) changes under the PEHP STAR medical plan can be made at any time, using the myPEHP online account. Max contribution for 2020 is $3,550 per individual and $7,100 per family.

Employees can make changes to their URS or TIAA retirement 401k, 403b, or 457b contributions at any time, using a payroll deduction form.

To learn more, check out the DSU Open Enrollment website at https://humanresources.dixie.edu/open-enrollment.