### SUMMARY OF BENEFITS FOR 2020-21

#### ELIGIBILITY

Faculty and staff employees working at least 0.75 FTE (full-time equivalent) in a position expected to last six consecutive months or longer. Benefit coverage begins on date of hire.

#### UNIVERSITY PAYS

<table>
<thead>
<tr>
<th>Premium Coverage</th>
<th>Medical Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approx. 92% of Premium (employee &amp; family)</td>
<td>PEHP Traditional Advantage or PEHP Traditional Summit Medical Plan</td>
</tr>
<tr>
<td>OR</td>
<td>PEHP STAR Advantage Medical Plan or PEHP STAR Summit Medical Plan (HSA plans)</td>
</tr>
<tr>
<td>100% Premium + amount contributed to employee’s HSA account per pay period</td>
<td>Cigna Group Term Life Insurance</td>
</tr>
<tr>
<td>Approx. 92% of Premium (employee &amp; family) OR Approx. 85% of Premium (employee &amp; family)</td>
<td>Cigna Long Term Disability Insurance</td>
</tr>
<tr>
<td>100% of Premium (employee &amp; family)</td>
<td>TIAA Defined Contribution (100% vested)</td>
</tr>
<tr>
<td>100% of Premium (employee only)</td>
<td>URS Defined Benefit and 401k</td>
</tr>
<tr>
<td>14.2% of salary OR % varies depending on plan</td>
<td>EMI Dental Insurance (Preferred)* OR EMI Dental Insurance (Traditional)*</td>
</tr>
</tbody>
</table>
| *Both dental plans have the same network; difference is in employee-paid premiums and the number of preventative services covered at 100%.
## Example of Annual Compensation:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee earning $50,000 a year</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Base Salary:</strong></td>
<td>$ 50,000</td>
</tr>
<tr>
<td><strong>Employer paid Insurance Premiums:</strong></td>
<td>$ 19,889</td>
</tr>
<tr>
<td>(medical &amp; dental, family coverage)</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Cigna Life Group Term Life Insurance &amp; Long Term Disability Insurance:</strong></td>
<td>$ 371.00</td>
</tr>
<tr>
<td><strong>Employer Social Security Contribution:</strong></td>
<td>$ 3,825.00</td>
</tr>
<tr>
<td><strong>Employer Retirement Contribution:</strong></td>
<td>$ 7,100.00</td>
</tr>
<tr>
<td><strong>TOTAL COMPENSATION (SALARY &amp; BENEFITS):</strong></td>
<td><strong>$ 81,185.00</strong></td>
</tr>
</tbody>
</table>

## RETIREMENT PLAN

University contributes to the Teachers Insurance and Annuity Association (TIAA) Defined Contribution Plan or to the Utah Retirement Systems (URS) plans, depending on retirement plan criteria established under University Policy 348.

**All contributions are employer-paid, with no employee match required.**

The TIAA plan is a defined contribution plan, with the University contributes 14.2% per pay period (employee pays nothing). Deposits are made semi-monthly with each paycheck. The employee selects the investment choices, with the funds being 100% vested on start date of employment.

The Utah Retirement Systems plans are most commonly a defined benefit plan and the University contributes to the pension plan plus 1.5% to a 401k account. The employee is 100% vested in four years and a defined monthly benefit is paid to the employee at retirement. Employees hired July 1, 2011 or after, participate in Tier 2 Hybrid Retirement System or Tier 2 Defined Contribution Plan. Deposits are made monthly. Additional information available online at [www.urs.org](http://www.urs.org).

## MEDICAL INSURANCE

University pays approximately 92% of the premium for the employee and employee’s family (spouse and dependent children to age 26) for medical insurance through Public Employees Health Plan (PEHP).

Employee pays approximately 8% of the Traditional Advantage or Summit premium (paid twice a month, with each paycheck. Pay Period Premiums are **$24.58 Single, $52.52 Double, and $70.12 Family**
**STAR** Advantage or Summit plans **do not** require an employee-paid premium; rather, the University gives an employer contribution, if eligible, to the employee’s Health Savings Account (HSA) each pay period (**$38.00 single and $76.00 Double or Family**).

2020 HSA annual limits for combined contributions (Dixie State University and the employee) are **$3,550 for Single and $7,100 for Double or Family**. HSA money can be used to pay for qualified medical expenses, as defined in Publication 502 of the Internal Revenue Service. 2021 contribution limits increase **$50 for single and $100 for family**.

See DSU HR’s benefits website for additional details on medical plan designs and comparisons, deductibles, co-payments, co-insurance, etc.

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**Dental Insurance**

University pays between 85-92% of the premiums for the employee and employee’s family for dental insurance through EMI Health.

Employee pays for either **Traditional** ($2.54 Single, $4.75 Double, and $8.56 Family) or **Preferred Choice** ($1.25 Single, $2.32 Double, and $4.22 Family) dental options. Both plans include the same dental network; variance comes in number of preventative services covered at 100% and no deductible with traditional dental. The employee’s portion of the dental premium is deducted pre-tax. Plan includes a small deductible (preferred) and co-insurance for remaining services, where the employee pays for a percentage of dental treatments.

See DSU HR’s benefits website and online Dental Summary for additional details on plan designs and comparisons, deductibles, co-payments, co-insurance, etc.

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**Group Life Insurance**

University pays 100% of the premium for a Group Term Life Insurance policy with Cigna. The maximum death benefit is **$50,000 for employees. Spouse and dependent child death benefit is $3,000 per person**.

Employees may also elect additional Supplemental Life Insurance coverage up to the maximums of:

- **$500,000 for employee**
- **$250,000 for spouse and**
- **$10,000 per child.**

Guaranteed issuance amounts are available at time of hire and up to the maximums of:

- **$150,000 for employee**
- **$50,000 for spouse and**
- **$10,000 per child**

Employees have 31 days from the date of hire to elect supplemental life up to the guaranteed issue amounts without having to prove insurability. Employee pays for all supplemental life insurance premiums, deducted from each paycheck.
LONG-TERM DISABILITY INSURANCE

University pays 100% of the premium for long-term disability insurance, provided by Cigna. If approved, benefit payment begins 121 days after disability occurs and continues until the employee's normal social security retirement age or until employee is no longer considered disabled. LTD payments, plus Social Security benefit, equal two-thirds of regular salary.

FLEXIBLE SPENDING PLAN

University sponsors optional flexible spending plan or FSA (Section 125 of the Internal Revenue Code). An employee covered by the University's Traditional Medical Plan only, may elect to have a tax deferred deduction from their paycheck to be used for reimbursement of qualified medical expenses (as defined by Publication 502 of the Internal Revenue Service) that are not covered by insurance. Minimum is $130 per plan year; maximum is $2,750 per plan year. During the University's Open Enrollment period, employees must re-enroll for the upcoming plan year. Any amount up to $500 will roll over to the next plan year.

In addition, the University offers a Dependent Care Flexible Spending Account, through PEHP, which allows employees to use pre-tax money to pay for child or elder care expenses. Minimum per plan year is $130 and maximum is $5,000. During Open Enrollment, employees must re-enroll for the upcoming plan year.

Salary reduction amounts for both FSA and Dependent Care FSA are divided by remaining pay periods in the plan year (1-24). Employees with the STAR plan and an HSA are also able to have a Dependent Care FSA in the same plan year.

TUITION WAIVER

The employee and employee’s spouse and dependents are eligible for full tuition waiver for credit classes taken at Dixie State University. Additional information in Policy 344. Fees and other expenses are not included in this tuition waiver.

HOLIDAYS (Staff Employees Only)

University observes 12 holidays during the calendar year. The University designates 11 of these holidays and the employee utilizes a floating personal preference day for the remaining holiday. See Policy 346 for more details.

VACATION & SICK LEAVE (Staff Employees Only)

University grants sick leave in the amount of 4 hours per paycheck (one day per month). Accrued sick leave can be carried forward from one year to the next. There is no limit for accrued sick leave. Upon leaving employment at Dixie State, sick leave is not paid out.

University grants vacation leave of 22 days a year for exempt employees and from 12-22 days a year for non-exempt employees depending on years of service. A maximum of 35 days of accrued vacation leave may be carried forward from one year to the next year. Upon leaving employment at Dixie State, vacation and any compensatory hours earned will be paid out. See Policy 346 for more details.