

SUU SUMMARY OF BENEFITS 2024-25

Plan year July 1st - June 30th | Premiums are based on each pay period | Paychecks are on the 15th and the last day of the month.

High Deductible Health Insurance - UMR

Type of Coverage	Employer Premium	Employee Premium	SUU HSA Contribution
Single (EE Only)	\$285.28	\$32.55	\$24.41
Two Party/Family	\$826.54	\$92.05	\$69.04

Deductibles:

\$1,600 single/**\$3,200** family (Tier 1)
\$1,750 single/**\$3,500** family (Tier 2)
\$3,500 single/**\$7,000** family (Out-of-Network)

Out of Pocket Maximums:

\$1,600 single/**\$3,200** family (Tier 1)
\$3,000 single/**\$6,000** family (Tier 2)
\$6,000 single/**\$12,000** family (Out-of-Network)

MOTIVRx Deductible: Subject to Medical Deductible

Traditional Health Insurance - UMR

Type of Coverage	Employer Premium	Employee Premium
Single	\$287.06	\$77.15
Two Party	\$645.82	\$175.00
Family	\$926.06	\$251.65

Deductibles

\$1000 single/**\$1,500** family (Tier 1 and 2)
\$1,500 single/**\$3,000** family (Out-of-Network)

Out of Pocket Maximums:

\$2,500 single/**\$5,000** family (Tier 1)
\$3,500 single/**\$7,000** family (Tier 2)
\$7,000 single/**\$14,000** family (Out-of-Network)

MOTIVRx Deductible: \$50 Single/\$150 Family

Health Savings Account (HSA) - Optum Bank

HSA is only available with the **High Deductible Health Plan** and is **tax exempt** account to pay for all health related expenses.

SUU redirects 75% of the employee premium to the HSA account. For first time enrollees, SUU contributes \$500, one time to the HSA.

Employee can contribute their own money, pre-taxed up to the IRS limit. Funds in the HSA roll over each year if unused and are portable.

Flexible Spending Account (FSA) - NBS

FSA is available with the **Traditional Health Plan** and is a **tax exempt** account to pay **out-of pocket** health care expenses.

FSA funds **must be used during plan** year or are forfeited at the end of the plan year grace period. This benefit **must be renewed** or started each fiscal year during open enrollment.

Employees can contribute their own money, pre-taxed up to the IRS limit.

Dental Insurance - Samera Health

Type of Coverage	Employer Premium	Employee Premium
Single	\$13.40	\$3.50
Two Party	\$23.60	\$6.40
Family	\$43.90	\$11.80

- No deductible with two annual cleanings per person, per year.
- 100% preventative visits.
- **\$2,000** annual dental limit per person.
- **\$1,500** lifetime maximum on adult and child orthodontics.

Vision Insurance - Samera Health

Type of Coverage	Employer Premium	Employee Premium
Single	\$0.00	\$1.85
Two Party	\$0.00	\$3.56
Family	\$0.00	\$5.67

- The annual preventative vision exam is covered through our medical insurance as a preventative exam.
- This plan offers reimbursement towards a pair of glasses (frames + lenses) OR towards the purchase of contact lense per rolling year.

Life Insurance

Basic Life Insurance Policy:

2x salary coverage level of \$40,000 - \$400,000. **SUU pays 50%** and **employee pays 50%** of premium. Spouse & dependents can be covered at \$10,000 for one premium of \$0.58 cents per pay period. AD&D rider included.

Supplemental Life Insurance Policy:

Employee **guaranteed coverage \$250,000 and up to \$500,000** with EOI. All children \$5,000 for \$0.50 cents or \$10,000 for \$1.00. Employee and dependents **must have basic coverage** to be eligible for **supplemental coverage**.

Long-term Disability:

This benefit pays **66.67% of base salary** for approved disabilities, up to a **maximum of \$6,000** per month after a 6-month waiting period. After **two years** of employment, the university provides long-term disability. The employee has the option to pay the premium for the first two years.

Teladoc

Telemed services are available at no cost. **You must be enrolled in a medical plan to qualify.** Talk to a doctor and have prescriptions prescribed.

Employee Assistance Program

Employees and their **household members** may call to arrange confidential counseling sessions with a trained professional. Up to **6 sessions per issue per year**, plus additional online resources.

Child Care Assistance

Funshine Childcare Center

SUU has a child care referral to Funshine Child Care Center.

Childcare Subsidy

SUU provides a subsidy of \$75 a paycheck.

Retirement

Fidelity/TIAA:

Employees will receive a **14.2% contribution** into either **Fidelity, TIAA** or a **combination of both**. Options for employee contributions up to the IRS limit into 403(b) or 457, both with ROTH options.

URS:

Staff with prior service or who are Public Safety Officers will receive 10% funding into a hybrid pension and a 401(k) or as a defined contribution into 401(k) only. Must be a URS participant for 4 years to be eligible to have a distribution.

Tuition Waivers

- **Employees can receive a 100% waiver** for tuition + regular students fees.
- If you take **more than 9 credit hours** per semester you are subject to **pay students fees**.
- Spouses are entitled to the same benefit as employees. Unmarried dependent children to age 27 get 50% tuition waived.

Adjunct Professors

- Eligible to receive a tuition and institutional student fee waiver for **three (3)** or fewer **credit hours** per semester in which they teach.
- Graduate waivers and waivers for children 24 years and over (unless disabled) may be subject to IRS income tax.

Additional

AFLAC

Short-term disability, accident, cancer coverage and critical illness coverage are offered post tax.

Recreation

- Employees are able to use the pool or join the fitness center classes for free; dependents may purchase a season pass for a fee.
- Weight gym passes must be purchased.
- Dynamic Wellness Program each semester.

The HUB

Access to an independent financial planner.

For more information go to:

suu.edu/hr/benefits

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