

**University of Utah Annual Open Enrollment
Ends May 31, 2025**

Benefiting U

2025/2026 Plan Year



**April Showers bring ...
May Open Enrollment**

The University of Utah seeks to improve the life of every Uthahn and advance a new national higher education model for delivering societal impact by focusing on student success, research and innovation, service and patient care.

Your work contributes to these ambitious goals!

University Human Resource Management (UHRM) strives to create an environment where every employee can thrive, in collaboration with others, to achieve the U's vision and mission. We offer a highly competitive employee benefit package. This booklet summarizes many of the benefit programs in a quick and easy-to-understand way. Please review the [benefits website](#) and the legal plan documents for more details.

Open Enrollment is your opportunity to:

- * Enroll, cancel enrollment, or make changes to your health care plan coverage
- * Enroll in a health care or dependent day care flexible spending account (FSA) - **to participate in FSA, you must reenroll each year, even if you want to keep the same election amount**
- * Enroll in basic life insurance and/or increase existing supplemental coverage by \$20,000
- * Enroll or cancel coverage in the annual voluntary benefits: MetLife Legal Plan, Vision, Accident, Hospital Indemnity and Critical Illness Insurance

Important Open Enrollment Dates

Open enrollment is: **May 1 – May 31**
All elections must be submitted before May 31, 2025 at 5:00 pm
Changes are effective on: **July 1, 2025**

If you do not want to change your benefit elections or enroll in a flexible spending account, no action is required.

Changes made during Open Enrollment will be **effective on July 1, 2025**, for the plan year that ends June 30, 2026. Outside of Open Enrollment, changes to these plans are only allowed within **30 days** of a **qualified life change event**, such as marriage, divorce, or the birth or adoption of a child. Only changes consistent with the life change are allowed.

If you have a newly eligible family member or a family member who is **no longer eligible**, add or remove the individual through the "Change Your Benefits" tile in **UBenefits**, so that the change is effective on the event date.

UHRM will be hosting several virtual open enrollment sessions during the week of May 5th

Find a link to each session at:

benefits.utah.edu/open-enrollment-webinars-2025

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Health Plan Information

Health care expenses are steadily climbing each year. Globally, medical costs are expected to rise by an average of 12%, driven largely by chronic conditions such as cancer, cardiovascular disease, and musculoskeletal disorders. The growing cost of advanced treatments, new pharmaceuticals, and overall inflation further intensify financial pressures.

- During the 2022/2023 Plan Year, the plan paid \$263 million
- During the 2023/2024 Plan Year, the plan paid \$291 million
- Through March, 2025, the plan has paid \$237 million – we’re anticipating \$316 million by the end of this plan year
- Next plan year, we anticipate paying approximately \$332 million

Because the health plan (which includes the different plan design options: Advantage, Community, and Consumer-Directed Health Plan) is self-funded, all amounts paid for medical, prescription, mental health/substance use disorder, and dental claims, as well as administrative costs, must be covered by premiums paid by departments and employees.

The University is working to reduce health plan costs. New health administrators (in addition to Regence) are being introduced and collaborations to increase the overall health of our population are ongoing.

On average, employees stay with the University for over eight years. This means that efforts to improve the “**healthspan**” of our employees and their family members is a good investment. We’re doing this in a number of ways, including **encouraging preventive screenings** (covered by the health plan at 100%), making **WellU more focused on health and wellbeing**, and encouraging oral health care by **covering dental cleanings at 100%**. One collaborative population health program will be rolled out soon for employees taking **weight loss medications**. These GLP-1 drugs (such as Wegovy and Zepbound) can have a significant positive impact on those most at risk of suffering from related chronic conditions.



Each of us is encouraged to make an investment in our own health and wellbeing to improve not only our lifespan, but more importantly, our **healthspan**!

Health Plan Rates

To cover the anticipated increases in the amounts the health plan will pay next plan year, increases to premiums will be necessary. Employees enrolled in the Advantage Plan with the Preferred ValueCare network will see a maximum increase of \$16.74 per month for family medical and dental coverage. Employees who choose the Participating network will see larger increases.

Advantage Plan Changes

To help limit premium increases, the plan will be adjusted to require greater cost sharing from health plan members who use services. See the [Summary Comparison](#).

The **medical deductible** for network provider services will increase to \$275/individual and \$550/family (an increase of \$25/individual and \$50/family).

The three **out-of-pocket maximums** (medical, pharmacy, and mental health/substance use disorder) for network provider services will increase to \$2,625/individual and \$5,250/family (an increase of \$125/individual and \$250/family).

The office visit copay for U Health, Granger Medical Clinic and Primary Children’s Medical Center providers (grouped as “U Health Extended”) will increase by \$5. Coinsurance amounts will remain unchanged.

IMPORTANT TERMS

Deductible: the amount you pay before the plan begins paying – does not apply to copays

Coinsurance: the percent you and the plan share for medical services and facility costs

Copay: a fixed amount you pay for certain services

Out-of-Pocket Maximum: the most you will pay for eligible services with a network provider; once you reach this limit, the plan pays the balance of eligible expenses for the rest of the plan year.

* New Health Plan ID Cards are Coming *

Because of the change in pharmacy benefit administration, all employees enrolled in the health plan will receive new health plan ID cards before July 1.

Please watch for your new card and dispose of any old cards. **You will need to present your new card at pharmacies when you fill medications on or after July 1.**

Introducing the New Community Plan

For the 2025/2026 Plan Year, a new health plan option will be available. The Community Plan, administered by University of Utah Health Plans, will be available for employees to elect. The Community Plan is similar to the Advantage Plan (administered by Regence BlueCross BlueShield); however, it has slightly lower coinsurance and copay amounts for members who utilize U Health Extended providers. This plan may not be the best option for those who live or have family members living outside the Wasatch Front because coinsurance and copay amounts for other network providers are higher than those in the Advantage Plan.

The Community Plan's Healthy Premier Network will include **doulas**. Regence is still working to contract with doulas for their networks.

If you would like to enroll in the new Community Plan, you will need to make your election through UBenefits. No employees will be moved into this plan by UHRM. If you do not make an election change, your enrollment will continue in your current plan.

What's a Network?

A network is a group of providers who have contracted with the plan's administrator to accept discounted rates for covered services. You will almost always pay less when you receive care in-network.

If you choose to see an out-of-network provider, you will be responsible for any amounts not paid by the plan ("balance billing").

Regardless of the medical plan you're enrolled in, University of Utah Health ("U Health") providers and facilities will be in-network and available for your healthcare needs. In the Advantage and Community plans, U Health providers are in the "U Health Extended" group with Granger Medical Clinics and Primary Children's Medical Center.

Check provider search tools to see other network providers in the network you choose.

Both the Advantage and Community Plans include all U Health Extended providers. Each plan has other network providers in the network second tier. **In provider search tools, the U Health Extended network may be described as Tier 1 or Category 1.**

See the [Summary Comparison](#) to analyze how the differences in the Advantage Plan option and the new Community Plan option would impact you

Changes to the Consumer-Directed Health Plan

To comply with IRS requirements for participants in high deductible health plans to be eligible to contribute to Health Savings Accounts, the deductible for in-network services under the CDHP will increase to \$1,650 for employees with single coverage and \$3,300 for those with two-party or family coverage.

Changes to Prescription Drug Coverage

Prescription drug coverage will be administered by **RealRx** beginning July 1, 2025. We anticipate that this administrative change will provide some cost savings to the plan and anticipate minimal impact to health plan members. UHRM employees have been working with RealRx on implementation for the past two months and will continue through June, to make the change as seamless as possible. Please remember to take your new health plan ID card when you go to the pharmacy on or after July 1.

The **prescription drug deductible** for medications in Tiers 2 through 4 will increase from \$50 to \$55. There is still no deductible for medications in Tier 1.

The **minimum prescription drug cost** will be \$7 for a 30-day supply. This means that if the cost of your medication is less than \$7, you will pay that actual cost.

The RealRx formulary will have different coverage than our current formulary. This may impact some medications health plan members are currently taking. RealRx will be sending notices to individuals who may be impacted by formulary changes. In some instances, you may wish to talk with your health care provider to discuss taking a different medication. A **list of formulary changes** for members is listed on UHRM's website.

The RealRx formulary is online at www.hr.utah.edu/health-wellness/formulary.

As a reminder: If you choose to purchase a brand drug when a chemically equivalent generic is available, the plan will pay the amount it would pay for the generic equivalent and you will pay the balance of the cost of the drug.



What's a Formulary and how Does it Help Manage Costs?

A formulary is a list of covered prescription medications that are approved for use and covered by the plan. It ensures that patients receive safe, effective, and appropriate medications.

The formulary places drugs in tiers based on their overall value. See the [Summary Comparison](#) to see how different tiers are covered.

The formulary may require prior authorization or step therapy (trying a less expensive medication before a more expensive medication).

If a needed drug isn't on the formulary, a doctor can request a formulary exception.

Diabetic insulin, needles, and syringes may be purchased at any network pharmacy. Review the RealRx [formulary](#) to see which insulin and CGMs are preferred. Needles and syringes are covered at \$0 copay for all members. The cost of preferred insulin products is limited to \$28.00.

UHealth offers convenient free delivery of 90-day supplies of eligible prescriptions right to your door. If you or someone in your family is currently taking one or more maintenance medications, consider signing up for mail order delivery. Visit <https://healthcare.utah.edu/pharmacy> for information.

Assistance for Health Plan Members with Diabetes

Diabetes Management by Teledoc Health is available for health plan members who have been diagnosed with Type 1 or Type 2 Diabetes

Get unlimited test strips, a smart meter, personalized tips and expert coaching

For information or to sign up, call
(800) 835-2362 or go to

TeladocHealth.com/Register

(use registration code: UNIVERSITYOFUTAH)



Family Members Eligible for Health Plan Coverage

Please check **UBenefits** to confirm that each enrolled family member qualifies as an eligible individual under the health plan.

Relationship to Employee	Criteria for Coverage	Eligible?
Spouse	Lawful spouse (common law spouse only with a court order)	YES
Former Spouse	Eligibility ends on the date of divorce	NO
Domestic Partner	Must meet eligibility requirements (see eligible family members accordion)	YES
Child - under age 26 (married or unmarried)	Biological child	YES
	Adopted child - eligible upon legal placement for adoption	YES
	Step child - eligible if the child's biological or adopted parent is your spouse or domestic partner	YES
	Guardianship – eligible with legal guardianship order from a court	YES
Grandchild	Without legal, court-appointed guardianship order	NO
Child - age 26 or older	Married child age 26 or older	NO
	Non-student or part-time student	NO
	Full-time student - unmarried, with student certification and evidence of enrollment	YES
	Incapacitated child - unmarried, with certification and medical documentation approved by your health plan administrator	YES
Parent, Sibling or In-law	Without legal, court-appointed guardianship granted when the individual was under age 18	NO



The University may request evidence of eligibility at any time

Documentation requested may include birth certificates, marriage certificates, and the first page of your most recent tax return. Employees who enroll ineligible individuals or allow ineligible individuals to remain on the health plan will face disciplinary action. Please review these rules and the names of individuals enrolled through you and remove any individuals who are not eligible.

*If you have an ineligible individual enrolled and you are not able to remove them through **UBenefits**, please contact the UHRM Solutions Center at (801) 581-7447.*

Life Change Events

After Open Enrollment, you cannot change many of your benefit elections until the next Open Enrollment period, unless you experience a **qualified life change event**. **You must request the change within 30 days** of the event. Your benefit election changes will be effective on the date of the qualified life change event.

- Marriage or Divorce
- Birth or Adoption
- Spouse or dependent loss of coverage or new employment
- Change in work hours that results in employee becoming eligible for benefits or losing eligibility for benefits
- Death in family
- Loss of dependent status
- Gain or loss of other coverage

Changes must be made through **UBenefits**: click the "Change Your Benefits" tile, then locate the tile that best describes your event.

Wellness Begins with You!



Wellness is personal. Things such as physical health and mental and financial well-being all play roles in impacting your overall wellness.

UHRM and the **Osher team** are here to support your journey, but you're in the driver's seat. Listen to what your body and mind need, explore what makes you feel better, and make choices that align with your version of a healthy life.

Wellness isn't one-size-fits-all. It's important to identify what works for you and what you can maintain over time. Whether it's taking a walk during your lunch break, prioritizing sleep, setting boundaries, or planning your budget – finding what suits you best is key. No matter your situation, almost everyone can take small steps to enhance their well-being.

The WellU Program offers a wide range of Wellness Activities designed to support individuals at every stage of their well-being journey. By participating, you can improve your overall wellness and earn a **\$25 monthly discount** on your health plan premiums!

If you have not yet completed the Health Risk Assessment through the Osher Center for Integrative Health, look for an email from Osher or reach out to them at wellness@utah.edu to request a link.

Flu and COVID vaccinations may be self-reported. Other completions must be reported through Regence, participating University departments or our other University partners.

Complete the WellU requirements as early as possible to avoid any delays in application of the discount. Discounts will begin when timely completed requirements have all been reported. Employees who are currently receiving the discount but have not had their completions reported will continue to receive the new \$25 discount through the August 22 paycheck, after which the discount will end.

Schedule a confidential one-on-one consultation with **Fidelity Investments** or **TIAA** to work on your financial well-being and check off one WellU Activity

Have you Completed the WellU Requirements?

Check the online tracker at www.hr.utah.edu/wellu/complete to view the completed activities that have been reported for you



Employee Assistance Program and Mental Health Resources

The Employee Assistance Program (EAP) offers support for mental health and substance use concerns. Through June 30, Blomquist Hale's compassionate team will continue delivering EAP services. After that date, Blomquist Hale will only continue care for those receiving care from one of their therapists.

Beginning July 1, **supportlinc** will take over providing EAP services for academic campus and U Health academic employees. More details about **supportlinc** will be shared at the end of June.

You, your spouse or domestic partner, dependent children and anyone else residing in your household can take advantage of the EAP services at no cost. The EAP is available 24/7, is 100% confidential, and offers an array of confidential counseling services to help manage emotional and mental health challenges. Care is available in-person or virtually.

If clinical needs require treatment beyond the short-term scope of EAP, individuals may be referred to a care provider in their health plan network.

The Huntsman Mental Health Institute–Behavioral Health Network (BHN) is the dedicated mental health network for the Advantage and Community Plan options, providing specialized services for employees and their families. With over 25 years of experience, HMHI-BHN offers timely, affordable, and personalized care through a network of more than 700 private practice clinicians and over 25 facilities across Utah. For additional assistance, contact HMHIBHN@hsc.utah.edu.



Important Contacts, Links and Phone Numbers

Blomquist Hale EAP: (801) 587-9319 or (800) 926-6919 (contact through June 30, 2025)

Utah Crisis Line: 988

Community Crisis Intervention and Support: (801) 587-3000

Network Provider search tools:

Advantage and Community Plans

Consumer Directed Health Plan

RedMed Employee Clinic

RedMed, the University Employee Health Clinic, is located on the ground floor of the A. Ray Olpin Student Union Building. Care at the clinic is provided by College of Nursing faculty and staff. Nurse practitioners and staff bring clinical expertise in individualized patient care, by assessing and treating work-related injuries and other non-emergency medical conditions.

All University employees can receive services at RedMed at no cost. RedMed does not currently serve family members.

Services available at RedMed include:

- Accidents and falls
- Back pain
- Cuts and burns
- Colds, coughs and allergies
- Ear aches
- Emergency contraception
- Eye irritation and redness
- Headaches
- Nausea, vomiting and diarrhea
- Occupational screenings, including hearing exams and mask fittings
- Pregnancy screening
- Sinusitis
- Throat soreness
- Vaccinations
- WellU Wellness exams (available appointments are filling quickly!)
- Women's health services, including long-acting reversible contraception (IUDs/implants)
- Work-related injuries

RedMed now has a psychiatric nurse practitioner available on Wednesdays, who can perform evaluations and medication management services. Obtain a referral through the RedMed Clinic.

Clinic Hours:

Monday - Thursday | 8 am – 5 pm

Friday | 9 am – 3:30 pm

[Schedule an Appointment](#)



Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to spend pre-tax dollars on a wide variety of health-related and dependent daycare expenses. The University's FSAs are administered by [HealthEquity](#).

Enrollment Requirements: **Employees must re-enroll every year, as FSA enrollment does not carry over from year to year.**

Health FSAs – Pay or reimburse eligible health care expenses for you and your family members.

IRS Maximum Contribution: \$3,300 maximum per plan year.

Eligible Expenses for you and your family members: copays, coinsurance, glasses and contacts, prescriptions, selected over-the-counter items, doctor visits, surgeries, birthing classes, and more.

How to Use: Participants receive a debit card to use on eligible expenses. If you use another form of payment, you may request reimbursement by logging into [HealthEquity's website](#). HealthEquity receives a file of claims from both health plan administrators, so you will likely not need to submit receipts for services paid by the health plan.

Services Deadline: You have until September 15 following the end of each plan year to incur eligible medical services or purchase eligible medical supplies (the end of the FSA Grace Period).

Reimbursement Deadline: Requests for reimbursement must be filed on or before December 31 following the end of each plan year. All funds remaining in accounts on January 1 following the end of the plan year will be forfeited.

What are FSA Deadlines?

Employees currently enrolled in FSA for the 2024/2025 Plan year, have until December 31, 2025 to request reimbursement for eligible expenses incurred on or before September 15, 2025.

Dependent Care FSAs – Use pre-tax dollars on dependent care, such as child care or elder care.

IRS Maximum Contribution: \$5,000 is the household maximum, whether for an individual or for married couples.

Eligible Expenses: After-school care and day care for a child under the age of 13, and care for individuals who are dependent on you and unable to care for themselves. The care must be necessary to allow you to work or attend school.

How to Use: Employees can request reimbursement by logging into [HealthEquity's website](#). Dependent care FSA dollars are added and available for reimbursement throughout the year each pay period. You cannot be reimbursed for daycare expenses before the money is deferred from your pay.

Services Deadline: You have until September 15 following the end of each plan year to incur eligible daycare expenses (the end of the FSA Grace Period).

Reimbursement Deadline: Requests for reimbursement must be filed on or before December 31 following the end of each plan year. All funds remaining in accounts on January 1 following the end of the plan year will be forfeited.



Health Savings Accounts (HSAs)

If you are enrolled in the **Consumer-Directed Health Plan**, you can choose to enroll in a Health Savings Account (HSA). With an HSA, you can invest and spend pre-tax dollars on health-related expenses. The University's HSA accounts are administered by **HealthEquity**.

Enrollment Requirements: Any employee enrolled in the Consumer Directed Health Plan who is not enrolled in Medicare Part A or B, a health flexible spending account, or any other health plan with a deductible less than \$1,650/individual or \$3,300/family in 2025 (i.e., no secondary coverage under a spouse).

IRS Maximum Contribution: 2025 HSA contribution limits are \$4,300 for employees with single coverage and \$8,550 for employees with family coverage. An additional \$1,000 is allowed for those age 55 or older. You can change your contribution amount at any time through **UBenefits**.

When to Spend: Your money is added throughout the year with each paycheck. You have access to the funds as soon as they are in your account. You can spend them as needed or invest them and continue to save for future medical expenses. You do not need to be enrolled in a high deductible health plan to be able to spend money from your HSA, only to contribute to an HSA.

Eligible Expenses: Copays, coinsurance, glasses and contacts, prescriptions, doctors' visits, and more.

Services and Reimbursement Deadline: None! The money in your HSA will remain from year to year, even if you leave the University or retire.



IRS regulations do not permit enrollment in an HSA and a Health Care Flexible Spending Account (FSA) at the same time.

Questions about Flexible Spending Accounts or Health Savings Accounts?

Here's a **comparison** of the differences

UHRM **FSA web page**

UHRM **HSA web page**

HealthEquity's website at **www.healthequity.com**

Email **AskHR@utah.edu**

Call HealthEquity's 24/7/365 Customer Service at (866) 855-4065

Other Benefits

The following plans are not part of Open Enrollment. You can change or apply for enrollment in these plans any time:

Accidental Death and Dismemberment Insurance – Enroll any time through **UBenefits**, coverage is effective upon enrollment

Disability Insurance – **Apply** through The Standard's website

Employee-funded Retirement Accounts – Enroll or change your election any time through **UBenefits**

Life Insurance

The University provides life insurance for all employees in benefit-eligible positions equal to their salary up to \$25,000. If you are not currently enrolled in Basic Employee Life and Basic Family Life, you may enroll during open enrollment. Coverage will be effective on July 1, 2025, the first day of the new plan year. This enrollment can be done through [UBenefits](#).

If you are enrolled in Employee or Spouse/Domestic Partner additional life insurance, you may increase your coverage by up to \$20,000 up to the guaranteed issue maximum (\$500,000 for employee and \$50,000 for spouse or domestic partner), whichever is less.

Information about available life insurance, including [travel assistance](#), [premium rates](#) and an [application to enroll or increase coverage](#) more than \$20,000 is available on the UHRM [Life Insurance web page](#).

Check to make sure your beneficiary elections are all up-to-date, especially if you have experienced a life event such as birth of a child, marriage or divorce. Beneficiaries for Life and AD&D can be changed through [UBenefits](#): click the "Change Your Benefits" tile, then scroll down to "Update Beneficiaries". Update beneficiaries for your retirement plans through your investment provider ([Fidelity Investments](#), [TIAA](#), or [URS](#)).

More Voluntary Benefits through UBenefits Plus

The [UBenefits Plus Corestream Portal](#) offers employees access to a variety of voluntary benefits, including vision insurance, pet insurance, MetLife legal services, and auto and home insurance, as well as a variety of discount programs and offers. Employees can easily enroll in, manage, and explore available benefits.

Plans Available Only During Open Enrollment:

Accident Insurance offered through MetLife

Critical Illness Insurance offered through MetLife

Hospital Indemnity Insurance offered through MetLife

Legal Plan offered through MetLife – **NEW** updated benefits and lower premiums for 7/1/2025

Life with Long-Term Care Insurance offered through Chubb – **Final special enrollment** to enroll without providing proof of good health

Vision Insurance offered through Samera Health and Moran Vision Centers – **NEW** updated benefits and premium rates for 7/1/2025

Plans Available Any Time through UBenefits Plus:

Norton LifeLock Identity Theft Protection

Nationwide Pet Insurance

Auto and Home Insurance – compare quotes from Travelers, Liberty Mutual and Farmers GroupSelect

Questions about Plans available through UBenefits Plus?

Log into [UBenefits Plus](#) – additional plan information is available for each plan offered

Email Corestream at utah.edu@corestream.com

Call Corestream at (801) 640-9899 (policies may also have direct customer service contact numbers)

Legal Notices

You can find the following legal notices on our website:

Premium Assistance through Medicaid and the Children's Health Insurance Program (CHIP)

COBRA Continuation of Coverage Rights

HIPAA Privacy Notice

Medicare Part D Annual Notice - For Members who are or will be eligible for Medicare

Newborns' and Mothers' Health Protection Act

Summaries of Benefits Coverage – Click on the Legal Plan Documents accordion

Women's Health and Cancer Rights Act of 1998

If you would like a printed copy of any of these notices, please contact us at AskHR@utah.edu or call (801) 581-7447.

**Complete your enrollment between
May 1 and May 31, 2025**

UBenefits: ubenefits.app.utah.edu

UBenefits Plus: universityofutah.corestream.com

If you do not have access to a computer, you need to submit a paper form, or you have questions not answered in this booklet or on the website, contact UHRM at (801) 581-7447 or AskHR@utah.edu for assistance.

Privacy Policy

The University of Utah Employee Health Care Plan and the University of Utah Flexible Benefit Plan are required to follow strict federal and state laws regarding the confidentiality of Protected Health Information ("PHI"). The Plans' Notice of Privacy Practices describes the Plans' practices relating to PHI and the rights members of the Plans have concerning their PHI. The Notice of Privacy Practices is available in each summary plan description. Summary plan descriptions are on the UHRM website at benefits.utah.edu/health-care-and-dental-plans, in the Legal Plan Documents & Notices accordion. To obtain a copy by mail, contact the UHRM Solutions Center at (801) 581-7447.

This newsletter contains only a general description of some of the features of the University's Benefit Plans and is not intended to constitute a promise or contractual commitment by the University or a right to benefits under any of its employee benefit plans. The University reserves the right to unilaterally change or terminate any or all of its employee benefit plans at any time and without prior notice. Also, modifications may be necessary to comply with applicable legal requirements. The exact details of the plans are included in the legal plan documents that govern each plan. In the event of any inconsistency between a statement in this booklet and the plan document, the plan document will control.

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