

**State of Utah**  
**Benefits At-A-Glance**  
**Benefits Eligible Employees Only**

**Annual Leave\***

4 hours per pay period	(104 hours per calendar year)	0 - 4 years of service
5 hours per pay period	(130 hours per calendar year)	5 -9 years of service
6 hours per pay period	(156 hours per calendar year)	10-19 years of service
7 hours per pay period	(182 hours per calendar year)	20 or more years of service

**Sick Leave\***

4 hours per pay period (104 hours per calendar year)

**Bereavement Leave\***

Up to a maximum of three (work) days at management’s discretion

**Holidays\***

11 paid holidays

Dr. Martin Luther King, Jr Day	Columbus Day
Presidents Day	Veterans Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day
Pioneer Day	New Year’s Day
Labor Day	

***\*Leave hours are prorated for part-time employees***

**Comp Time**

- FLSA Non-Exempt employees
  - Comp Time is accrued at time and a half when the employee works over 40 hours in a week
  - Up to 80 hours of Comp Time can be banked
- FLSA Exempt employees
  - Comp Time is accrued at straight time when the employee works over 80 hours in a two week pay period
  - The Comp Time limit for banked hours may not be less than 80 hours, but it can be set higher
  - Any Comp Time earned by an FLSA Exempt employee that is over the limit will be paid out in the pay period it is earned
  - Comp Time for FLSA Exempt employees lapses under these conditions
    - Their established overtime year ends
    - The employee moves to a different agency
    - The employee changes to FLSA Non-Exempt
    - The employee terminates, retires, or otherwise does not return to work before the end of the overtime year
- **Excess Leave**
  - Excess is accrued when an employee works more hours than needed in a holiday week, or holiday pay period.
  - An employee can bank up to 80 hours of Excess leave.

- Any hours accrued over the limit of 80 hours will be paid out in the pay period they are earned.
- Excess is paid out when an employee FLSA Exempt or Non-Exempt terminates or changes agencies.

## Medical Insurance

Choose from three different plan designs and three different networks

<b>Traditional Plans</b> (employee bi-weekly premiums)	<b>FAMILY</b>	<b>DOUBLE</b>	<b>SINGLE</b>
Summit or Advantage	\$64.54	\$48.35	\$23.45
Preferred	\$325.69	\$243.97	\$118.31

<b>STAR Plan*</b> (employee bi-weekly premiums)	<b>FAMILY</b>	<b>DOUBLE</b>	<b>SINGLE</b>
Summit or Advantage	\$12.87	\$9.33	\$4.52
Preferred	\$213.67	\$154.26	\$74.47

<b>Consumer Plus Plan*</b> (employee bi-weekly premiums)	<b>FAMILY</b>	<b>DOUBLE</b>	<b>SINGLE</b>
Summit or Advantage	---	---	---
Preferred	\$172.29	\$116.41	\$55.71

\*FY 2021 employer [HSA contributions](#) for qualified plans are:

STAR: \$909.22 for single coverage, \$1,826.76 for double, and \$1918.54 for family.

Consumer Plus: \$1,824.68 for single coverage; \$3,649.62 for double and family plans.

Contributions are frontloaded semi-annually and pro-rated when necessary.

**Note:** If you don't qualify for an HSA, you may be eligible for an HRA.

Details can be found in the [2020-21 Open Enrollment Benefit Guide](#).

## HSA Cash Conversion

Allows employees on The STAR high deductible health plan to receive up to one-half of the amount that would otherwise go into the employee's HSA as taxable cash (annual election and must be in 25% increments)

Allows employees on The Consumer Plus high deductible health plan to receive up to 100% of the amount that would otherwise go into the employee's HSA as taxable cash (annual election and must be in 25% increments)

Employee will be responsible for taxes on both the employee and employer's portion of the cash election.

Not applicable for HRA participants

## Medical Plan Opt Out

Allows employees to opt out of a medical plan in exchange for cash. Employee must provide evidence of insurance from another medical insurance plan.

Employees who opt out will receive \$2,000 per year for a single plan, and \$4,000 per year for a double or family plan.

These payments will be split up over the pay periods for the year, and will be counted as taxable income.

## Dental Insurance

Choose from 5 plans

<b>Employee bi-weekly premiums</b>	<b>FAMILY</b>	<b>DOUBLE</b>	<b>SINGLE</b>
PEHP Preferred Choice	\$4.45	\$2.45	\$1.32
PEHP Traditional	\$8.07	\$4.42	\$2.39
Regence Expressions	\$29.60	\$16.69	\$9.49
Basic HSA Dental*	---	---	---
Discount HSA Dental*	---	---	---

\*FY2021 Yearly Employer Dental HSA contributions for qualified plans are:

Basic HSA Dental: Single \$75, Double \$140, Family \$255

Discount HSA Dental: Single \$235, Double \$430, Family \$785

Contributions are frontloaded semi-annually and pro-rated when necessary.

**Note:** If an HSA Dental Plan is chosen, there is a three-year waiting period before you can go back on Traditional, Preferred, or Regence Dental. If you are only eligible for an HRA then you are not eligible for HSA Dental Plans.

Basic HSA Dental only covers preventive, diagnostic services, and fillings. HSA funds can be used to pay for other dental costs.

Discount HSA Dental does not provide any dental coverage. Members pay out of pocket, but get discounts on services through PEHP's regular dental network. HSA funds can be used to pay for dental costs.

### **Dental Plan Opt Out**

Allows employees to opt out of a Dental plan in exchange for cash. Employee must provide evidence of insurance from another dental insurance plan.

Employees who opt out will receive \$100 per year for a single plan, \$200 per year for a double plan, and \$400 per year for a family plan.

These payments will be split up over the pay periods for the year, and will be counted as taxable income.

### **Vision Insurance**

Choose from 4 plans

<b>Employee bi-weekly premiums</b>	<b>FAMILY</b>	<b>DOUBLE</b>	<b>SINGLE</b>
OptiCare Full	\$8.74	\$6.11	\$3.94
OptiCare Eyewear Only	\$6.42	\$4.58	\$3.06
Eye Med Full	\$7.52	\$5.43	\$3.33
Eye Med Eyewear Only	\$6.24	\$4.56	\$2.88

**Note:** Save on medical and dental visits by visiting one of the [State Discount Health Clinics](#) located in Salt Lake City, Ogden, Provo and Orem.

### **Telemedicine Benefit**

Discounted 24/7/365 on-demand doctor visits available through Intermountain Connect Care for all PEHP Networks. University of Utah E-Care is available for PEHP summit and preferred networks. If you are on the Traditional Plan it is \$10 per visit. If you are on the STAR Plan the cost is \$49 per visit or \$10 per visit after your deductible is met. With Connect Care you pay nothing if the tele-doc is unable to assist you.

### **Flexible Spending Account**

This is an optional pre-tax account that can be used for out-of-pocket medical and dependent care expenses.

### **Wellness Benefits**

PEHP members may access multiple wellness programs.

### **Life Insurance**

The State of Utah provides \$25,000 basic term life. Additional coverage is available at the employee's expense.

### **Accidental Death and Dismemberment Insurance**

AD&D provides benefits for death and loss of use of limbs, speech, hearing or eyesight due to an accident; subject to the limitations of the policy.

### **Long Term Disability Insurance (LTD)**

LTD is a state-paid benefit that will pay a portion of the employee's salary in the event of a medically verifiable disability.

### **Blomquist Hale Life Assistance Counseling**

Employees enrolled in PEHP's medial insurance plans are eligible for life assistance counseling without cost sharing.

### **Voluntary Benefits**

- **Short Term Disability**
  - Optional voluntary benefit designed to pay a portion an employee's salary should he/she be unable to work due to a non-occupational illness or injury.
- **Met Life** and **Liberty Mutual** offer discounted home and auto insurance
- **Hyatt Legal Plan** - Discount legal services

### **Employee Discount Program**

A variety of vendors offer state employee special discounts on products and services.

### **Other Potential Benefits**

Please check with your supervisor to see if the following benefits are currently available to your agency

- Educational Assistance
- UTA Bus Passes

### **Retirement**

1- Employees hired on or after than 7/1/2011 and have never been in the URS retirement system have two options for retirement in the **Tier II** System. Employer contributions to your 401(k) are vested after four years.

#### **Public Employees System**

- \*Tier 2 Hybrid Retirement System. Employer contributes an amount equal to 10% of your salary between both plans (pension and 401(k))
- \*Tier 2 Defined Contribution Plan. Employer contributes an amount equal to 10% of your salary to a 401(k) plan only.

#### **Public Safety System**

- \*Tier II Hybrid Retirement System. Employer contributes an amount equal to 14% of your salary between both plans (pension and 401(k)). Employee pays 2.27% of their salary toward the retirement plan.
- \*Tier II Defined Contribution Plan. Employer contributes an amount equal to 14% of your salary to a 401(k) plan only.

2- Employees who have any service credit with an employer covered by the Utah Retirement Systems prior to 7/1/2011 are in **Tier I** Public Employees or Public Safety System.

Information on URS plans will be mailed to employee when hired. Additional information can be found at [www.urs.org](http://www.urs.org).

### **401(k) Matching Program:**

Employees may participate in a 401(k) for tax deferred retirement investments. Eligible employees, who contribute to a 401(k), 457 or IRA, will get a match from the State of Utah up to \$26 per pay period. The employee must open a 401(k) for the state's contribution. The actual match rate is determined by the legislature on an annual basis. Please contact an HR representative from the Employee Resource Information Center (ERIC) at 801-538-3742 for detail information regarding the match.

***State employees are paid through direct deposit***