

Snow College

BENEFIT SUMMARY



Summary of benefits for fiscal year 2025 (July 1, 2024 – June 30, 2025)

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College Contacts

Human Resources Contacts

Please contact Human Resources if you have any questions or concerns about the college offered benefits.

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|---|
| Brent Baxter – CPO 435.283.7058 Brent.Baxter@Snow.edu |
| Del Kidder – HR Specialist, Benefits 435.283.7054 Delvonie.Kidder@Snow.edu |
| Ken Hansen – HR Specialist 435.283.7043 Ken.Hansen@Snow.edu |
| Kate Mudrow – HR Generalist, HRIS 435.283.7044 Kate.Mudrow@Snow.edu |
| Amy Moe – Employment Specialist 435-283-7044 Amy.Moe@Snow.edu |
| General Inquiries HR@Snow.edu |

Payroll Contacts

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|--|
| Becky Welch – Payroll Administrator 435.283.7069 Becky.Welch@Snow.edu |
| Toby Andreasen - Accountant 435.283.7050 Toby.Andreasen@Snow.edu |
| Jan Tiatia – Payroll Assistant 435.283.7056 Jan.Tiatia@Snow.edu |

Open Enrollment 2024-25

Open Enrollment Period April 15th – May 24th, 2024

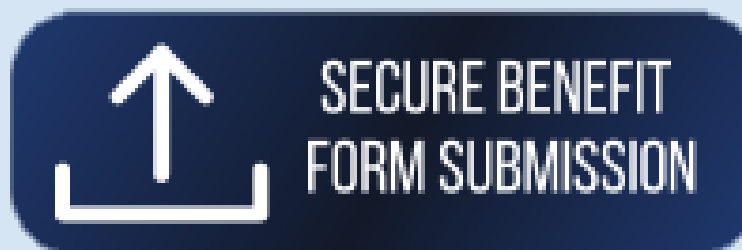
At Snow College, we deeply appreciate your dedication to our mission to serve students and the community. In return, we strive to offer a benefit package that is competitive but also offers flexible options and provides value for our employees.

As part of our extensive benefit package, we offer a range of benefits designed to enhance your overall well-being. We understand that our employees are the foundation of our institution, and we take your benefits seriously. We hope that our benefit package is helpful in creating a positive and respectful work environment that meets your needs.

To make the most of your benefits, it is important to understand them fully. Take some time to review this guide, which outlines the benefits available to you for the 2024-2025 plan year (July 1, 2024, through June 30, 2025), and select the options that work best for you and your loved ones.

How to Submit Change Forms

For security purposes, we ask that you **do not** submit any forms via **email**. For the protection of your sensitive information, we suggest you download the forms and complete them electronically and use the button below or use this [URL](#) to securely upload your forms.



Or print them out and send them via intercampus mail to the HR office on the Ephraim campus in the Noyes building.

Benefit Changes & Highlights

Changes Coming to the STAR HSA Plan

To meet federal guidelines and to match Traditional plan limits, deductibles, and out-of-pocket maximums will be increased.

| Deductibles | | |
|----------------------|----------------|----------------|
| | Old ↓ | New ↑ |
| Single | \$2,500 | \$3,000 |
| Double/Family | \$3,000 | \$3,200 |

| Out of Pocket Maximums | | |
|------------------------|----------------|----------------|
| Single | \$2,500 | \$3,000 |
| Double | \$5,000 | \$6,000 |
| Family | \$7,500 | \$9,000 |

In addition, the STAR plan will now utilize individual embedded out of pocket maximums. This means one individual will not exceed a maximum of \$4,000 out of pocket in a plan year.

Snow College Continues to Subsidize the Employee Cost for the STAR Medical Plans

The College continues to pass the savings from employees enrolled in the STAR plan back to the employees. This means employees enrolled in the STAR plan will have no monthly premium expenses and will receive monthly contribution into an HSA account.

Snow College Continues to Offer Cash Incentive for Employees Opting Out of Medical and Dental Plans

The College will continue offering the medical/dental opt-out program this year. Employees that can verify qualifying coverage elsewhere are eligible to receive a monthly stipend when they opt-out of medical and dental benefits offered by the College. To participate in this program, employees must opt out of both medical and dental plans. Those who participate in the program will receive the following amounts monthly over 12 months or prorated accordingly due to changes in employment or eligibility.

| | Per Year | Monthly |
|---------------|----------------|--------------|
| Single | \$2,100 | \$175 |
| Double | \$4,200 | \$350 |
| Family | \$4,400 | \$366 |

To be clear, if you are a full-time benefit eligible employee, you are entitled to coverage, and we want you to elect coverage that meets your needs. However, if you don't need the coverage, this could be a good alternative for you.

The incentive is paid as a stipend, so the amount will be treated as taxable income including all applicable taxes. Retirement contributions will not be paid on the employee opt-out money, and it will not be counted towards final average salary as it is considered discretionary pay under [Title 49](#).

**PEHP will verify that those who opt-out have qualifying coverage elsewhere.*

***Some restrictions may apply.*

[Domestic Partners are Eligible for PEHP & New York Life Benefits](#)

For PEHP the Domestic Partner benefit is limited to those in a committed relationship. The only cost to you is the added cost in premium, going from a single to double plan and the associated applicable taxes per IRS rules. Additional forms are required and available in the HR office.

New York Life also extends coverage to domestic partners. Enrollment is done through the standard forms and if there is ever a claim, NYL will work with the individuals to confirm the relationship.

[Automatic Enrollment for New Hires in Retirement Plan](#)

All new employees hired on or after August 1, 2024, will be automatically enrolled in their perspective retirement plan with a 3% personal contribution. This contribution will be directed into the individual's retirement account to promote future financial security.

Core Benefits

Healthcare Plans

Our medical insurance carrier is PEHP. The College offers a high deductible STAR plan, and a Traditional plan. Enrollment in the STAR plan qualifies employees for a health savings account or HSA; while the Traditional plan qualifies employees for a FLEX account should they choose to contribute to one. Health insurance premiums will be deducted pre-federal, state, and FICA tax. For provider lists or coverage visit <http://www.pehp.org/providerlookup>

| Summit & Advantage Networks | | | | |
|-----------------------------|-------------|--------------|-----------|-------------|
| STAR (HSA) | Employer | Employer HSA | Employee | Total |
| Single | \$ 632.10 | \$ 77.01 | \$ - | \$ 709.11 |
| Double | \$ 1,329.32 | \$ 154.70 | \$ - | \$ 1,484.02 |
| Family | \$ 1,819.16 | \$ 162.05 | \$ - | \$ 1,981.21 |
| TRADITIONAL (Flex) | | | | |
| Single | \$ 709.11 | \$ - | \$ 75.45 | \$ 784.56 |
| Double | \$ 1,484.02 | \$ - | \$ 133.56 | \$ 1,617.58 |
| Family | \$ 1,981.21 | \$ - | \$ 178.21 | \$ 2,159.42 |
| ADVANTAGE Network | | | | |



SUMMIT Network



Central Valley Medical Center, Gunnison Valley, and Sanpete Valley hospitals are contracted on both networks.

Health Savings Account (HSA) (optional with STAR medical plan)

An HSA is similar to a FLEX account, but you don't have to worry about forfeiting HSA money if you don't spend it. The money goes in tax-free and grows tax-free.

HSA pointers:

- Unused dollars roll-over year-to-year.
- The account is yours; it will go with you if you leave employment or change plans.
- HSA funds can be invested within the account to use in retirement.
- After the age of 65, funds can be withdrawn for non-medical expenses.

| 2024 Contribution Limits | | Health Savings Account (HSA) |
|--------------------------|---------|-----------------------------------|
| Single | \$4,150 | |
| Family | \$8,300 | |
| Age 55+ | \$1,000 | Additional contribution allowance |

Flex Spending (optional with Traditional medical plan)

PEHP offers two types of Flex accounts: healthcare and dependent day care. Your pre-tax contributions are withheld from your monthly paycheck for the duration of the plan year; however, the full dedicated amount is available to you as soon as you begin your Flex contributions.

Flex pointers:

- Enrollment is required during every open enrollment period.
- You can rollover up to \$640 annually. Funds over \$640 will be forfeited on July 1, 2025.
- There is a monthly administrative fee of \$2.50 for the account and \$1.50 for the debit card.

| | Healthcare | Dependent Daycare |
|-------------------------|------------|---------------------------------------|
| Annual Max Contribution | \$3,200 | \$5,000 for married filing separately |

Dental Plans

The College offers three dental plans, two through PEHP and one through EMI. There are a number of dentists in Sanpete and Sevier counties that participate as network providers through PEHP. It is your responsibility as an employee to check the PEHP website at www.pehp.org for the Preferred Choice or Traditional options or the EMI Health website at <https://emihealth.com/Provider> to search for network providers.

| TRADITIONAL DENTAL | Employer | Employer HSA | Employee | Total |
|----------------------|----------|--------------|----------|-----------|
| Single | \$ 26.52 | | \$ 5.34 | \$ 31.86 |
| Double | \$ 49.24 | | \$ 9.88 | \$ 59.12 |
| Family | \$ 89.56 | | \$ 18.00 | \$ 107.56 |
| PREFERRED CHOICE | | | | |
| Single | \$ 26.52 | | \$ 2.96 | \$ 29.48 |
| Double | \$ 49.24 | | \$ 5.48 | \$ 54.72 |
| Family | \$ 89.56 | | \$ 9.98 | \$ 99.54 |
| EMI CHOICE INDEMNITY | | | | |
| Single | \$ 26.52 | | \$ 15.42 | \$ 41.94 |
| Double | \$ 49.24 | | \$ 24.72 | \$ 73.96 |
| Family | \$ 89.56 | | \$ 41.50 | \$ 131.06 |

Vision Plans

Vision Plans are available for employees, at the cost of the employee. The College does not assist with the cost of vision plans.

| EYEMED FULL | Employer | | Employee | Total |
|---------------------|----------|--|----------|----------|
| Single | \$ - | | \$ 7.51 | \$ 7.51 |
| Double | \$ - | | \$ 12.07 | \$ 12.07 |
| Family | \$ - | | \$ 16.60 | \$ 16.60 |
| EYEMED EYEWEAR ONLY | | | | |
| Single | \$ - | | \$ 6.53 | \$ 6.53 |
| Double | \$ - | | \$ 10.18 | \$ 10.18 |
| Family | \$ - | | \$ 13.83 | \$ 13.83 |

Search EyeMed providers [HERE](#)



LENSCRAFTERS



Mental Health Resources

TimelyCare

College benefit eligible employees are able to get free virtual care through TimelyCare. This provider offers self-care content, including on-demand yoga and meditation sessions, plus discussions about topics like healthy relationships, setting positive intentions, and the importance of rest. This content can help you relieve stress and improve overall productivity. It's available on-demand to watch anytime, anywhere. Download the TimelyCare app or visit [HERE](#) to get started.

Brightside Health

PEHP and Brightside Health have partnered to offer virtual in-network mental health care. Benefit eligible employees and their dependents can start by taking an assessment to evaluate patient needs and get paired with a psychiatric provider or therapist. Get started here: Brightside.com/pehp

Life Assistance Counseling

PEHP partners with Blomquist Hale to offer life assistance counseling. Blomquist offers free, confidential counseling sessions before the deductible, covering a broad range of counseling topics. All permanent employees of Snow College are eligible for this benefit; 800-926-9619.

E-Care



| Features | Intermountain Connect Care | U of U Virtual Urgent Care |
|------------------|---|---|
| Hours | 24/7, 365 days | 9 am – 9 pm, 365 days |
| Accessibility | App | Video Link |
| Network | All Networks | Summit Network Only |
| Out-of-State Use | Yes | No |
| Cost | Traditional plan \$10 STAR plan \$69 | Traditional plan \$10 STAR plan \$49 |
| Contact | Connect Care: Urgent Care Or 801-442-2610 | Virtual Urgent Care Or 801-213-8669 |

Retirement and Ancillary Benefits

Snow College currently has two retirement options, one for new employees and one for employees with previous service through the Utah State Retirement System.

1. TIAA/CREF – All new employees will go under TIAA-CREF for their retirement as a defined contribution plan. The College contributes 14.2% of base salary to 401(a).
2. Utah Retirement Systems (URS) – Only for new hires with previous service through URS, Tier 1 or Tier 2. Employees with previous service will have the option to stay with URS or enroll with TIAA.

Employees may voluntarily contribute pre-tax, 403 (b) or 457 with TIAA, or 401(k) or 457 with URS. Or post-tax contributions, Roth 403(b) with TIAA.

Group Life Insurance

The carrier for Term-Life Insurance is New York Life. The College pays for employees to be covered with a term-life insurance policy equal to twice their salary (rounded to the nearest thousand and doubled with a cap of \$125,000). As well as their spouse and dependents at \$8,000 each. Additionally, employees are covered with Accidental Death & Dismemberment coverage at the same rate of the employee. This benefit will kick in Imputed Tax which you will see reflected on your paystub and W2. *To learn more about Imputed Taxes visit the [IRS website](#).*

Disability Insurance

The carrier for Long-Term Disability Insurance is New York Life. Approved employees are covered for 60% of their base salary for covered disability. The waiting period is 120 days.

Voluntary Insurance Coverage

Voluntary Term-life Insurance *(optional)*

The carrier for optional Term-Life Insurance is New York Life. If you are eligible, Voluntary Group Term Life Insurance is available to you, your eligible spouse, and your eligible dependent children. This insurance option provides low cost, term life insurance protection.

Employee Coverage: You may select an amount from \$10,000 to \$500,000, in increments of \$10,000. The selected amount may not exceed 5 times your annual base salary. The Conditional Guaranteed Issue amount is up to \$200,000 (*An Evidence of Insurability form is required for amounts over \$200,000 and must be submitted for underwriter approval*). When you reach the age of 65, the amount is reduced to 65% and at age 70, 50%. (*Please ask for a rate schedule for any coverage.*)

Spouse Coverage: Your spouse may select an amount from \$5,000 to \$250,000, in increments of \$5,000. The Conditional Guaranteed Issue amount is up to \$30,000 (*An Evidence of Insurability form is required for amounts over \$30,000 and must be submitted for underwriter approval*). The employee must elect voluntary coverage for your spouse & dependents to be eligible for this coverage. When your spouse reaches the age of 65, the amount is reduced to 65% and at age 70, 50%.

Dependent Children Coverage: You may select the amount of \$10,000 to cover each of your eligible dependent children. This coverage is only .85¢ per month. Again, the employee must be covered for your children to be eligible for coverage.

Short-term Disability Insurance *(optional – Staff Only)*

The carrier for Short-Term Disability Insurance is New York Life. Short-Term Disability Insurance is suggested for new employees who will not have any sick or vacation leave balances to sustain them for an extended illness lasting up to 4 months. Short-term disability provides 60% of the employee's base salary when an employee is unable to work due to a covered illness/disability. The waiting period is 14 days (10 working days). Rates are based on salary ranges and will be computed at \$.22 per \$10 of weekly benefit and is paid directly from the insurance carrier. College salary and leave accrual is discontinued during the short-term disability period.

Employees not electing coverage at time of hire will need to complete an Evidence of Insurability form and be approved through underwriting to participate at a later date.

Paid Leave (staff personnel ONLY)

Salaried staff personnel are entitled to vacation and paid medical leave days according to the schedule in the Personnel Policies (policy 340). The accrual rates are as follows:

| Exempt Status - Vacation | | | | |
|------------------------------|-------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | 100% FTE Monthly Accrual Rate | 92% FTE Monthly Accrual Rate | 83% FTE Monthly Accrual Rate | 75% FTE Monthly Accrual Rate |
| | 14.67 hours | 13.5 hours | 12.18 hours | 11 hours |
| Non-Exempt Status - Vacation | | | | |
| Service | 100% FTE Monthly Accrual Rate | 92% FTE Monthly Accrual Rate | 83% FTE Monthly Accrual Rate | 75% FTE Monthly Accrual Rate |
| 0-3 Years | 10 hours | 9.2 hours | 8.3 hours | 7.5 hours |
| 3-6 Years | 12 hours | 11.04 hours | 9.96 hours | 9 hours |
| 6+ Years | 14.67 hours | 13.5 hours | 12.18 hours | 11 hours |

12-month = 100% FTE, 11-month = 92% FTE, 10-month = 83% FTE, 9-month = 75% FTE

| Paid Medical Leave | | | | |
|--------------------|-------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| | 100% FTE Monthly Accrual Rate | 92% FTE Monthly Accrual Rate | 83% FTE Monthly Accrual Rate | 75% FTE Monthly Accrual Rate |
| | 8 hours | 7.36 hours | 6.64 hours | 6 hours |

Other available leave categories are offered according to needs defined in policy 340 and advance notice to the HR office to determine eligibility.

- Birth & Adoption Leave
 - Eligible employees may receive 80 hours (or a prorated amount for less than 1 FTE) if the employee becomes a legal parent due to the birth, adoption, or placement of a foster child.
- Bereavement Leave
 - In the event of a death of an immediate family member or following a still birth, eligible employees are granted 24 hours of leave.
- Jury Leave
- Military Leave

Any leave that is taken must be reported in the employee's Employee Dashboard via the Badger Web Leave Report. Even when no leave is taken, a Badger Web Leave Report must be submitted showing zero hours taken.

Full-time non-exempt employees who have worked over 40 hours in a pay week must report this time on a Compensatory Time form found [HERE](#).

Keeping track of vacation and sick leave is the responsibility of the employee.

Holiday Calendar

Paid Holiday Leave will generally be 10 holidays plus three days as declared by the College President. Holidays are determined yearly and updated online. When fewer than 13 holidays are celebrated, the additional hours are converted (at the discretion of the President) to personal leave.

Each year the Snow College holiday schedule changes according to specific dates. The following dates are for the remaining 2024 calendar year and the 2025 calendar year:

Remaining 2024 calendar year holiday schedule:

November 28 (Thursday) – Thanksgiving Day

November 29 (Friday) – Presidential Discretionary Day

December 24 (Tuesday) - Presidential Discretionary Day

December 25 (Wednesday) – Christmas Day

December 26 (Thursday) – Presidential Discretionary Day

**Please note the college will be closed to the public on December 23rd through the 27th, 2024.*

2025 calendar year holiday schedule:

January 1 (Wednesday) – New Year's Day Observance

January 20 (Monday) – Martin Luther King Day

February 17 (Monday) – Presidents Day

May 26 (Monday) – Memorial Day

June 16 (Monday) – Juneteenth

July 4 (Friday) – Independence Day

July 24 (Thursday) – Pioneer Day

September 1 (Monday) – Labor Day

November 27 (Thursday) – Thanksgiving Day

November 28 (Friday) – Presidential Discretionary Day

December 24 (Wednesday) – Presidential Discretionary Day

December 25 (Thursday) – Christmas Day

December 26 (Friday) – Presidential Discretionary Day

**Please note the college will be closed to the public December 24th through the January 1, 2026.*

Permanent Employee Perks

To find out more about Employee Perks, visit: <https://www.snow.edu/offices/hr/3.2-EmployeePerks.html>

Tuition & General Student Fee Waiver

Eligibility for the program is based on employment classification and meeting other program criteria.

- Full-time employees are eligible for up to a 6-credit tuition waiver and general student fee waiver per semester.
- Full-time employee dependents are eligible for a full tuition waiver (<20 credits) per semester. (No general student fees included.)
- Permanent part-time employees are eligible for 3-credit tuition and general student fee waiver per semester.
- Adjunct employees are eligible for a 3-credit tuition and general student fee waiver per semester.

**Excludes non-credit, community education, and concurrent enrollment courses.*

Childcare Center

A one-time registration fee of \$35.00. Childcare costs are as follows:

- \$4.25 per hour infants (6 weeks to 24 months)
- \$4.00 per hour 24 months to 36 months
- \$3.75 per hour 3 -6 years old

Space is limited, please contact Danni Larsen at danni.larsen@snow.edu to find out more.

**Subject to changes according to Childcare Policy.*

***Clients will be charged for the slots that they sign up for, whether their child is in attendance or not.*

Reduced Rate Admission Fitness Centers

All employees have free access to the Horne Activity Center, Bergeson Athletic Center and the Richfield Fitness Center free of charge. Access to these facilities for employee families is available for a monthly cost. Eligibility based on Immediate family & can be claimed as dependent per IRS rules.

Horne Activity Center – Ephraim Campus

- Employee Pass No Cost

- Spouse Pass \$ 10.00 per month (or one dependent)
- Family Pass \$ 15.00 per month
- Lockers \$ 1.33 per month

**Subject to changes according to policy.*

Richfield Fitness Center – Richfield Campus

A spouse pass can be paid for at the cashier's office.

- Employee Pass No Cost
- Spouse Pass \$ 10.00 per month (or one dependent 18+ years old)

**Subject to changes according to policy.*

Impact Fitness – Richfield

Passes to Impact Fitness are available to Snow College employees. Annual passes may be secured through payroll deduction at the following rate (form available in the payroll office):

- Employee Pass \$5.00 per month
- Spouse Pass or one dependent \$ 27.00 per month

**Subject to changes according to policy and partner contract.*

Discounted Meals at the Badger Den

Employees can purchase a meal card during fall and spring semesters for discounted meals at the Badger Den. Each card is \$50 and includes 12 meals. Cards are for the on-menu daily specials (soup, special, deli, grill, pizza, dinner). Cards expire at the end of the spring semester of the academic year it was purchased. This perk is for employees only, and employee ID cards are required at purchase and meal swipes.

Campus Store Discount

Employees receive a 10% discount at campus stores. The discount cannot be used on sale items or with coupons, however, it can be used with gift vouchers and gift cards.

Discounted Salon Services

College employees and their immediate dependents can receive free or a 25% discount on salon services from the Cosmetology department on the Richfield campus. Free services include: one haircut per semester and one shampoo and style per week. Employees also receive a 25% discount on the retail price of all hair products. Employee ID required.

Free Admission to Home Athletic Games

Employees and one guest receive free admission to college athletic events only requiring a college ID for student admission.

Performing Arts Event Tickets

Employees plus one guest receive a \$1 discount per ticket on music and dance concerts.

Great Basin Station Reservation Discount

The Great Basin Station operates under a unique partnership between Snow College and the Manti-La Sal National Forest. Discounted rental rates are available to College employees.

Other Discount Programs

Please note that the discounts offered through these programs are not sponsored or endorsed by Snow College. Participation is voluntary, and individuals are responsible for verifying the terms and conditions directly with the respective discount providers.

- T-Mobile Work Perks
- Verizon Discounts
- Microsoft Workplace Discount Program
- Lagoon Daily Passport Discount

Important Contact Information

Blomquist Hale: info@blomquisthale.com or 800-926-9619

Brightside Health: Brightside.com/pehp

Connect Care: Urgent Care: Intermountainhealthcare.org or 801-442-2610

New York Life: <https://www.newyorklife.com/> or 800-225-5695

PEHP: <https://www.pehp.org/>

| | |
|---|--------------|
| Customer Service | 801-366-7555 |
| Weekdays; 8 am – 6 pm | Or |
| Have your PEHP ID or Social Security number on hand for faster service. | 800-765-7347 |
| Foreign language assistance available | |

TIAA: <https://www.tiaa.org> or 800-842-2776

U of U Virtual Urgent Care: healthcare.utah.edu or 801-213-8669

URS, Utah Retirement Systems: <https://www.urs.org/>

| Department | Local Phone | Toll Free | Fax |
|----------------------------------|---------------------|---------------------|---------------------|
| Retirement Benefits Department | 801-366-7770 | 800-695-4877 | 801-366-7733 |
| Death Benefits | | | |
| Pension | | | |
| Redeposit of Funds | | | |
| Refunds | | | |
| Retirement Tax Inquiries | | | |
| Service Purchases | | | |
| Savings Plans Departments | 801-366-7720 | 800-688-4015 | 801-366-7445 |
| 401(k) and 457 Plans | | | |
| Roth and Traditional IRAs | | | |