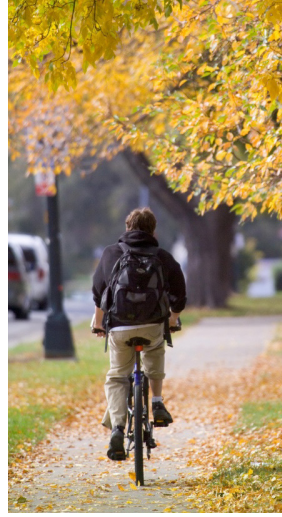




UNIVERSITY *of*  
DENVER



# EMPLOYEE *Benefits*

BENEFIT PLANS EFFECTIVE JULY 1, 2019–JUNE 30, 2020

# The University of Denver Benefits Package

The University of Denver (the University) knows your employee benefits package is extremely important to you. We understand benefits should meet the needs of you and your family, as well as be affordable. Within this guide you will find important information on the health and welfare benefits available to you, the employee costs associated with these benefits, and how to enroll for the 2019–2020 plan year.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or plan documents produced by each insurance company. Every care is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company’s documents will be the final authority.

Detailed information about each plan is available at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

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## BENEFITS Eligibility

You are eligible for benefits coverage if you hold an appointed position that is at least half time (20 hours per week). Many of the plans also offer coverage for your eligible dependents.

Variable-hour employees, including adjunct faculty: You are eligible for benefits if you work an average of 30 hours per week over a twelve-month period.

### Your eligible dependents include:

- Your spouse (an eligible spouse includes: your legally married same- or opposite-sex spouse, common law spouse, civil union partner, or same- or opposite-sex domestic partner\*).
- Dependent children, including step children, legally-adopted children, and children placed with you for adoption. The maximum age for dependents is based on the specific benefit and is summarized below.
  - » Medical, dental, and vision plans: Up to the end of the month in which they reach age 26 (regardless of student or marital status), or up to any age if physically or mentally incapable of self-support.
  - » Voluntary life and AD&D plan: From birth to the end of the month in which they reach age 26; up to any age if physically or mentally incapable of self-support prior to age 26.
  - » Dependent care FSA: Up to age 13 or up to any age if disabled (must be a tax-code dependent).
  - » Tuition Waiver: Dependent children up through the end of the term in which they turn age 25.

\*The portion of the premiums paid by employees for civil union or domestic partner coverage will be withheld on a post-tax basis. The University portion of the premium paid for a civil union or domestic partner will be added to your earnings as taxable income.

## A Comprehensive Benefits Portfolio

The University offers an array of benefit plans and coverage levels for you and your family.

### Our portfolio includes:

- Medical and prescription drug plans
- Dental plans
- Vision plans
- Health savings account
- Flexible spending accounts
- Basic life and AD&D insurance
- Voluntary life and AD&D insurance
- Short- and long-term disability insurance
- Business travel AD&D insurance
- Voluntary long-term care insurance
- Employee assistance program
- Retirement savings plan
- Additional benefits





## BENEFITS Enrollment

### Core and Voluntary Benefits

- Core benefits:** The University provides certain “core benefits” at no cost to you, effective on your date of hire into an appointed position. You do not need to enroll in these benefits; **however, you will need to complete a beneficiary designation form for life and accidental death and dismemberment coverage.** Dependents are not eligible for these core benefits.
- Voluntary benefits:** As a newly-hired employee, you have 30 days from your date of hire to enroll in the voluntary plans. Voluntary benefits coverage begins the first of the month following your date of hire into an appointed position. If your date of hire is the first of the month, you can choose that day or the first day of the following month.

**As a newly-hired employee, to enroll in the voluntary benefit plans, you must submit the appropriate forms to the Shared Services Center within 30 days of your date of hire.**

Your core and voluntary benefits include:

Benefits	Core Benefits—ENROLLMENT IS AUTOMATIC (100% University Paid)	Voluntary Benefits—ENROLLMENT REQUIRED
Medical and prescription drug plans		✓
Dental plans		✓
Vision plans		✓
Health savings account		✓
Flexible spending accounts		✓
Basic life and AD&D insurance	✓	
Voluntary life and AD&D insurance		✓
Short- and long-term disability insurance	✓	
Business travel AD&D insurance	✓	
Voluntary long-term care insurance		✓
Employee assistance program	✓	
Retirement savings plan		✓

**During open enrollment, you have the opportunity to enroll in voluntary benefits. If you do not enroll or make changes, you will not be able to enroll or make changes until next year’s open enrollment, unless you experience a qualifying life event.**



## \$ PAYROLL Information

### Exempt Employees (employees exempt from overtime)

Monthly payroll: All premiums are taken from each payroll check on the first of each month for coverage for that month.

### Non-Exempt Employees (employees eligible for overtime)

Biweekly payroll: Medical insurance premiums are deducted from the first and second payroll checks of each month to pay for coverage for that month. All other benefit deductions are taken from the first check of the month.

### Leaves Without Pay and Other Non-Paid Time

Premiums for voluntary coverage are normally taken from your payroll check as described previously. **If you are on a leave without pay that results in your premiums not being taken from your payroll check and you wish to continue coverage, you are responsible for paying those premiums by personal check to the Shared Services Center.** For more information, please contact the Shared Services Center at 303-871-7420 or [benefits@du.edu](mailto:benefits@du.edu).

Premiums for faculty and other employees whose work schedules are on an academic year, or on another contract year basis, are taken from payroll as described previously during those months in which you receive a payroll check. For the summer months in which you do not receive a payroll check, the monthly premiums will be taken from the first paycheck received in the fall.

## ↑ MAKING A MID-YEAR Benefits Change

The University allows you to pay your portion of the medical, dental, and vision plan costs, and fund the flexible spending accounts, on a pre-tax basis. Thus, due to IRS regulations, once you have made your elections for the 2019–2020 plan year, you cannot change your benefits until the next annual enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

### Qualifying Life Events

#### Examples of a qualifying life event include:

- Marriage, divorce, or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Spouse's open enrollment that affects your coverage
- Change in your spouse's work status that affects his or her benefits
- Change in your child's eligibility for benefits
- Qualified Medical Child Support Order

This is not an all-inclusive list. If you experience a qualifying life event, contact the Shared Services Center.

Remember, you may only make enrollment changes during the plan year if you experience a qualifying life event. **To request an election change, you must submit the appropriate forms to the Shared Services Center within 30 days of the date of the life event.** Documentation will be required (i.e., birth certificate, marriage license, divorce paperwork, adoption certificate, proof of new coverage, etc.).

**Note:** You can change your health savings account election on a monthly basis regardless of whether or not you experience a qualifying life event.

# MEDICAL Plans

## Kaiser Permanente Medical Plans

The University offers three medical plan options through Kaiser Permanente: the HSA-Qualified high-deductible health plan (HDHP), the HMO plan, and the Triple-Option POS plan. Each plan has a different employee contribution, which is the amount you pay out of your paycheck on a pre-tax basis. Options with lower contributions have higher deductibles, copay amounts, and out-of-pocket maximums. As you consider which plan best meets the needs of you and your family, think about whether you prefer to pay more each paycheck but less when you need care, or less per paycheck but more when you need care.



**The HDHP-HSA and HMO plan offer in-network benefits only. The Triple-Option POS plan offers you the freedom to seek care in- and out-of-network, and offers three levels of benefits:**

- Kaiser provider network, which offers the highest level of benefits.
- Preferred provider network (PHCS), which offers a middle level of benefits.
- Non-network providers, which offer the lowest level of benefits.

## Preventive Care

The medical plans cover in-network preventive care at 100%. This includes routine screenings and checkups, as well as counseling to prevent illness, disease, or other health problems.

Talk to your primary care physician to find out which screenings, tests, and vaccines are right for you, when you should get them, and how often. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam. Learn more about preventive care at <https://my.kp.org/du>.

## Affordable Care Act Individual Mandate

**You and your family members are required to have health insurance in 2019.** Mandates and penalties vary by your location. Visit [www.healthcare.gov](http://www.healthcare.gov) for more information.

## Learn the Lingo

- **Premium:** The amount that you pay out of your paycheck in order to be enrolled in the medical, dental, and vision plans.
- **Deductible:** The amount that you must pay each year for certain covered health services before the plan will begin to pay.
- **Copayment:** A fixed dollar amount that you may pay for certain covered health services. Typically, your copay is due up front at the time of service. For example, HMO plan members pay a copay for office visits and prescription drugs.
- **Coinsurance:** After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered health care service. For example, if the health plan's allowed amount for lab work is \$100 and your coinsurance is 20%, once you meet your deductible, you will pay 20% of \$100, which is \$20. The health plan will pay the remaining \$80.
- **Out-of-Pocket Maximum:** The most you will pay for covered health services during the calendar year. Copays, deductibles, and coinsurance payments count toward the out-of-pocket maximum. Once you meet your out-of-pocket maximum, your insurance plan will pay 100% of covered health services for the remainder of the calendar year.



## Kaiser Permanente Medical Plans

The table below summarizes the key features of the medical plans. The copay and coinsurance amounts listed reflect the member's responsibility. Locate a Kaiser provider at <https://my.kp.org/du>.

This summary of health insurance benefits is provided to assist you in comparing plans. It is not a complete description of plan benefits; additional restrictions and limitations may apply. The group contracts between the University of Denver and the health plans take precedence in case of any dispute. Please refer to plan descriptions and certificates of coverage for full details of coverage, limitations, exclusions, etc., which are available at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

Summary of Covered Benefits	Kaiser Permanente HMO Plan	Kaiser Permanente HDHP-HSA	Kaiser Permanente Triple-Option POS Plan		
	Kaiser Providers	Kaiser Providers	Kaiser Providers	PHCS Network	Non-Network
<b>Calendar Year Deductible</b> Individual/Family	None	\$1,500/\$3,000	None	\$1,000/\$3,000	\$1,200/\$3,600
<b>Calendar Year Out-of-Pocket Max</b> Individual/Family	\$2,000/\$4,500	\$3,000/\$6,000	\$2,000/\$4,500	\$4,000/\$8,000	\$7,000/\$14,000
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	\$70 copay
<b>Physician Services</b> Primary Care Physician Specialist Urgent Care	\$25 copay \$40 copay \$50 copay	20% after ded. 20% after ded. 20% after ded.	\$25 copay \$40 copay \$50 copay	\$25 copay \$40 copay \$50 copay	50% after ded. 50% after ded. \$50 copay
<b>Lab/X-Ray</b> Diagnostic Lab/X-Ray High-Tech Services (MRI, CT, PET)	Plan pays 100% \$100 copay per procedure	20% after ded. 20% after ded.	Plan pays 100% \$100 copay per procedure	20% after ded. 20% after ded. <sup>1</sup>	50% after ded. 50% after ded. <sup>1</sup>
<b>Maternity Care</b> Prenatal Delivery & Inpatient	20% coinsurance 20% coinsurance	20% after ded. 20% after ded.	20% coinsurance 20% coinsurance	20% after ded. <sup>1</sup> 20% after ded. <sup>1</sup>	50% after ded. <sup>1</sup> 50% after ded. <sup>1</sup>
<b>Hospital Services</b> Inpatient Outpatient	20% coinsurance 20% coinsurance	20% after ded. 20% after ded.	20% coinsurance 20% coinsurance	20% after ded. <sup>1</sup> 20% after ded. <sup>1</sup>	50% after ded. <sup>1</sup> 50% after ded. <sup>1</sup>
<b>Emergency Room</b>	20% coinsurance	20% after ded.	20% coinsurance	20% coinsurance	20% coinsurance
<b>Chiropractic Care</b> (up to 20 visits per accumulation period)	\$20 copay	Not covered	\$20 copay	\$40 copay	Not covered
<b>Prescription Drugs</b> (up to 30-day supply) Generic Brand Specialty (30-day supply) Mail Order (up to 90-day supply)	\$15 copay \$30 copay \$75 copay \$30/\$60/\$75	After ded.: \$15 copay \$30 copay \$75 copay \$30/\$60/\$75	\$15 copay \$30 copay \$75 copay \$30/\$60/\$75	At MedImpact Pharmacies: \$25 copay \$35 copay \$75 copay \$50/\$70/\$75	50% after ded. 50% after ded. 50% after ded. Not covered
<b>Vision Exam</b>	\$25 copay per visit	20% after ded.	\$25 copay per visit	\$25 copay	50% after ded.

(1) Contact Kaiser Permanente before service is provided. Refer to the Triple-Option POS Plan EOC for additional details.

**Important Notes:** For the HDHP-HSA, if you elect dependent coverage, the full family deductible must be satisfied before the plan begins to cover eligible expenses for any individual covered on the plan. Plan deductibles and out-of-pocket maximums are reset on a calendar year basis, NOT a plan year.



## WELLNESS INCENTIVE Program

### Wellness Premium Credit

At the University, we believe that your health is your greatest asset. To support you and your family in caring for that asset, we offer a significant premium credit for individuals who complete the Wellness Incentive Program.

#### **Your participation in this program is strictly voluntary.**

To learn more about how to achieve this year's incentive, please visit [www.du.edu/wellness](http://www.du.edu/wellness) and click the Wellness Incentive Program tab.

### Learn More

Learn more about the wellness premium credit at [www.du.edu/wellness/incentive](http://www.du.edu/wellness/incentive).

### Wellness Program

The vision of the well@du program is to create a culture of wellness at the University. The program is focused on proactive and preventive employee health aimed at enhancing the individual and the community. Creating a culture of wellness means the focus is on physical, emotional, financial, and spiritual health and creating the conditions in which employees can thrive.

All employees are invited to participate in free programming which includes fitness classes, annual Crimson Classic Run/Walk, health education, mindfulness practices, and education. Employee resources include meditation rooms, dedicated lactation spaces, and wellbeing innovators who provide instruction, communication, and coaching.

Kaiser Permanente also provides in-person as well as live and recorded webinars to address diabetes, hypertension, sleep issues, heart disease, weight management, and tobacco cessation.

Work at DU and BE WELL!





# DENTAL Plans

The University offers three dental options through Delta Dental of Colorado—the Base PPO, Enhanced PPO, and Patient Direct Discount Program. The differences between the PPO plans are the calendar year maximum benefit, orthodontia coverage, and out-of-network reimbursements.

## Delta Dental Base PPO and Enhanced PPO Plans

The Delta Dental Base PPO and Delta Dental Enhanced PPO plans provide in- and out-of-network benefits. Locate a network provider at [www.deltadentalco.com](http://www.deltadentalco.com). In-network providers vary by plan as listed below:

- **PPO Network:** You will enjoy the greatest out-of-pocket savings if you stay in the Delta Dental PPO network. Participating dentists file claims directly with Delta Dental and accept Delta Dental’s reimbursement as payment in full. You are only responsible for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental’s approved amount.
- **Premier Networks:** The Premier Network percentage of benefits is limited to the contracted allowance for premier providers.
- **Non-Participating Providers:** If you choose to see a non-participating dentist, your dentist may charge more than the Delta Dental discounted fee and you will be responsible for the excess charges (called balance-billing). When you see a PPO or Premier dentist, you are protected from balance-billing.

## Delta Dental Patient Direct Discount HMO Plan

The Delta Dental Patient Direct Discount HMO Plan is a Colorado-only network dental discount program. A fee schedule provides a list of copays (your share of the cost) for most dental procedures. This is a discount fee-for-service program and is not considered insurance. The complete Delta Dental Patient Direct Discount HMO Plan copay schedule is posted at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

**Important:** Participants in the Delta Dental Patient Direct Discount HMO Plan must designate a dentist from the Patient Direct network to receive the discounted fees on services. Locate a network provider at <http://www.deltadentalco.com/productsandservices.aspx>.

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect what the plans pay.

Summary of Covered Benefits	Delta Dental Base PPO Plan		Delta Dental Enhanced PPO Plan		Delta Dental Patient Direct Discount HMO Plan
	PPO Provider	Premier or Non-Participating Provider	PPO Provider	Premier or Non-Participating Provider	
<b>Calendar Year Deductible</b> Individual/Family	\$50/\$150		\$50/\$150		Routine office visit: \$10 copay  Periodic oral evaluation: \$10 copay  Cleaning: \$15 copay  X-rays: \$47 copay
<b>Calendar Year Maximum Benefit</b>	\$1,000 per covered individual		\$1,500 per covered individual		
<b>Preventive Services</b> (Deductible waived)	Plan pays 100%	Plan pays 80%	Plan pays 100%	Plan pays 100%	
<b>Basic Services</b>	20% after ded.	50% after ded.	20% after ded.	20% after ded.	
<b>Major Services</b>	50% after ded.	50% after ded.	50% after ded.	50% after ded.	
<b>Orthodontia</b> (adult and children)	Not covered		Plan pays 50%	Plan pays 50%	
<b>Orthodontic Lifetime Benefit</b>	N/A		\$1,000		

**Late-Enrollee Waiting Periods**—If you do not enroll in Delta PPO dental coverage when first eligible, and choose to enroll at a subsequent enrollment period, the following waiting periods apply: 6 months for basic services; 12 months for major and orthodontic services. Waiting periods do not apply to preventive care. Please visit [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits) for additional information about each plan.





## VISION Plans

### EyeMed Vision Care Plans

The University offers two vision plans through EyeMed Vision Care. Both plans offer you the freedom to choose any eye care provider. However, you will maximize your benefits and pay less out of your pocket when an EyeMed Select network provider is used. Additionally, if a non-network provider is used, you will be responsible for paying in full at the time of service and filing a claim for reimbursement. Locate a network provider at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

Summary of Covered Benefits	EyeMed Base Vision Plan		EyeMed Enhanced Vision Plan	
	In Network	Out of Network	In Network	Out of Network
<b>Eye Exam</b> (every plan year)	\$10 copay	Reimbursement up to \$45	Plan pays 100%	Reimbursement up to \$45
<b>Lenses</b> (every plan year)		Reimbursement up to:		Reimbursement up to:
Single Vision	\$25 copay	\$35	\$10 copay	\$35
Bifocal	\$25 copay	\$50	\$10 copay	\$50
Trifocal	\$25 copay	\$65	\$10 copay	\$65
<b>Frames</b> (base plan: every other plan year, enhanced plan: every plan year)	\$130 allowance + 20% off balance	Reimbursement up to \$90	\$150 allowance + 20% off balance	Reimbursement up to \$104
<b>Contact Lenses</b> (every plan year in lieu of eye glasses)				
Elective	\$130 allowance + 15% off balance	Reimbursement up to \$104	\$150 allowance + 15% off balance	Reimbursement up to \$120
Medically Necessary	Plan pays 100%	Reimbursement up to \$210	Plan pays 100%	Reimbursement up to \$210
<b>Laser Correction</b>	15% off retail price or 5% off promotional price	N/A	15% off retail price or 5% off promotional price	N/A

The above plan summaries are not a complete description of plan benefits. Additional information is posted at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).





# MEDICAL, DENTAL, AND VISION Costs

Listed below are the monthly costs for medical, dental, and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

## Medical Plan Costs

The medical plan rates listed below show your cost with and without the wellness incentive program (WIP) discount.

Coverage Level	The University Contributes	Kaiser Permanente HMO Plan		Kaiser Permanente HDHP-HSA*		Kaiser Permanente Triple-Option POS Plan	
		With WIP Discount	Without WIP Discount	With WIP Discount	Without WIP Discount	With WIP Discount	Without WIP Discount
Employee Only	\$517.15	\$91.26	\$118.34	\$0.00	\$27.08	\$344.69	\$371.78
Employee + Spouse	\$839.56	\$377.19	\$431.36	\$166.99	\$221.16	\$884.21	\$938.38
Employee + Child(ren)	\$755.60	\$339.47	\$366.56	\$153.15	\$180.23	\$795.72	\$822.80
Employee + Family	\$1,107.26	\$596.22	\$650.38	\$290.89	\$345.06	\$1,305.89	\$1,360.06

\*If you enroll in the HDHP and open a health savings account (HSA) through Optum Bank, the University will contribute \$27.64 per month to your HSA.

## Dental Plan Costs

Coverage Level	Delta Dental Base PPO Plan	Delta Dental Enhanced PPO Plan	Delta Dental Patient Direct Discount Program
Employee Only	\$28.95	\$48.32	\$10.22
Employee + Spouse	\$57.05	\$95.25	\$20.24
Employee + Child(ren)	\$68.64	\$114.55	\$24.92
Employee + Family	\$107.14	\$178.85	\$29.86

## Vision Plan Costs

Coverage Level	EyeMed Base Vision Plan	EyeMed Enhanced Vision Plan
Employee Only	\$6.22	\$8.68
Employee + Spouse	\$11.83	\$16.48
Employee + Child(ren)	\$12.46	\$17.37
Employee + Family	\$18.32	\$25.52





## HEALTH SAVINGS Account

A health savings account (HSA) is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free, and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account.

If you enroll in the Kaiser HDHP-HSA medical plan, you may be eligible to open and fund an HSA through Optum Bank.

Contributions to an HSA (including the University's contribution) cannot exceed the annual IRS contribution maximums.

**The 2019 IRS maximum contributions, including the University's contribution, are as follows:**

**Employee-only coverage: \$3,500**

**All other coverage tiers: \$7,000**

Employees age 55+ by December 31 may contribute an additional \$1,000 catch-up contribution to their HSA.

The University  
HSA Contribution



**The University will contribute  
\$27.64 per month to your HSA.**

### HSA Eligibility

**You are eligible to open and fund an HSA if:**

- You are enrolled in the Kaiser HDHP-HSA.

**You are NOT eligible to open and fund an HSA if:**

- You are covered by a non-HSA-eligible health plan, a traditional health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have received Veterans Administration Benefits in the last three months, unless the condition for which you received care is service related.



# HEALTH SAVINGS Account

## Maximize Your Tax Savings with an HSA

Funding an HSA helps for all stages of life.



### Use HSA Dollars Today

Use your HSA dollars today to pay for qualified medical expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, prescription expenses, and LASIK eye surgery.



### Save HSA Dollars for Tomorrow

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money from year to year. The money in the account is always yours, even if you change health plans or jobs.



### Invest HSA Dollars for Retirement

The money in your HSA (including interest and investment earnings) grows tax free. After you reach age 65, your HSA dollars can be spent penalty free on any expense.

## Five Reasons to Fund an HSA

### 1. Get a Discount on Health Care Expenses

Using an HSA is similar to using a 20% off coupon for your health care expenses.\* That is because HSA contributions are made pre-tax. For example, when you receive a \$400 bill from your primary care physician and you pay with your HSA, you are saving between \$80 and \$100 dollars based on your tax rate.

### 2. Keep the Money in Your HSA, No Matter What

When a deposit is made into your HSA it stays there forever. The money is yours to keep even if you move to a different medical plan. Funding an HSA is a great way to save money for retirement. Plus, there are no vesting requirements or forfeiture provisions.

### 3. Prepare for Unexpected Medical Expenses

You determine how much you will contribute to your account and when to use the money to pay for eligible health care expenses. That way you have money for unexpected expenses. Pay for qualified medical expenses when they happen and use your HSA to reimburse yourself.

### 4. Use Your HSA for Anyone in Your Family

Funds in your HSA can be used for your expenses and those of your spouse and eligible dependents, even if they are not covered by the HDHP.

### 5. Invest Your HSA Dollars

You have the ability to invest your HSA savings in a variety of mutual fund offerings. The money that you earn through investing is tax-free. You can use that money for future medical expenses or save for retirement.

\*Percentage varies based on your tax bracket.

## If You Enroll in an HSA

If you enroll in an HSA, you cannot contribute pre-tax dollars to a traditional health care FSA. However, you may participate in a limited purpose health care FSA (LPFSA). **LPFSA dollars can only be used to reimburse dental and vision expenses.** Visit [www.rockymountainreserve.com](http://www.rockymountainreserve.com) for more information.



### Calculate your tax savings!

Use the calculator at [www.optumbank.com](http://www.optumbank.com) to find out how much you can save by funding an HSA.





# FLEXIBLE SPENDING Accounts

The University offers three flexible spending account (FSA) options through Rocky Mountain Reserve (RMR). The health care FSA, the limited purpose health care FSA, and the dependent care FSA allow you to pay for eligible health care and dependent care expenses with pre-tax dollars. For a full list of eligible expenses, go to [www.irs.gov/publications](http://www.irs.gov/publications) and search for Publication 502.

## Health Care FSA

The health care FSA allows you to set aside money from your paycheck on a pre-tax basis (before income taxes are withheld) to pay for eligible out-of-pocket expenses such as deductibles, copays, and other health-related expenses that are not reimbursed by the medical, dental, or vision plans. Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription.

**You may contribute up to \$2,700 to the health care FSA for the 2019–2020 plan year (July 1–June 30).** The entire amount you elect is available to you on your first day of eligibility. At the end of the plan year, you can roll over \$500 from your health care FSA to use in future years.

## Limited Purpose Health Care FSA

If you fund an HSA, you can contribute to a limited purpose health care FSA (LPFSA). Allowable expenses are limited to eligible dental and vision expenses only.

**You may contribute up to \$2,700 to your LPFSA for the 2019–2020 plan year (July 1–June 30).** The entire amount you elect is available to you on your first day of eligibility. At the end of the plan year, you can roll over \$500 from your LPFSA to use in future years.

## Dependent Care FSA

The dependent care FSA allows you to set aside money from your paycheck on a pre-tax basis for day care expenses to allow you and your legally married spouse (same- or opposite-sex) to work or attend school full time. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, in-home babysitting fees, and elder care (income must be reported by your care provider). Kindergarten expenses are not eligible for reimbursement.

**You may contribute up to \$5,000 to the dependent care FSA for 2019–2020 plan year (July 1–June 30) if you are married and file a joint return or if you file a single or head of household return.** If you are married and file separate returns, you can each elect \$2,500 for the 2019–2020 plan year. You can only be reimbursed up to the amount that has been deposited into your dependent care FSA.

## Same-Sex Domestic/ Civil Union Partners

Health care and/or dependent care expenses for a domestic/civil union partner are reimbursable through an FSA only if your domestic/civil union partner is a tax code dependent.





## FLEXIBLE SPENDING Accounts

### How does an FSA work?

You decide how much to contribute to your health care FSA and/or dependent care FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year.

You will receive a debit card from RMR, which can be used to pay for eligible health care expenses at the point of service. If you do not use your debit card or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to RMR. Keep all receipts in case RMR requires you to verify the eligibility of a purchase.

### Things to consider before contributing to an FSA:

- For the health care FSA, at the end of the plan year, you can roll over \$500 from your health care FSA to use in future years. Any amount in excess of \$500 will be forfeited. This also applies to the limited purpose health care FSA.
- Dependent care FSA dollars are use it or lose it. You will forfeit any money left in your account at the end of the plan year.
- You cannot take income tax deductions for expenses you pay with your FSA(s).
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event. Refer to page 5 for details.

### Rocky Mountain Reserve Online Resources

Visit [www.rockymountainreserve.com](http://www.rockymountainreserve.com) to:

- View your account balance(s)
- Estimate your eligible expenses
- Request a health care FSA debit card
- Download forms
- Submit claims

# LIFE AND AD&D Insurance

Life and accidental death and dismemberment (AD&D) insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind, the University provides employees working at least 20 hours per week with basic life and AD&D insurance at no cost.

## Basic Life and AD&D Insurance

The University automatically provides basic life and AD&D insurance through The Hartford to eligible employees at no cost. If you die as a result of an accident, your beneficiary will receive both the life benefit and the AD&D benefit. Benefits reduce starting at age 65 (see age reduction schedule).

- Employee life benefit: One times annual salary up to \$50,000
- Employee AD&D benefit: \$10,000

It is important that you complete the beneficiary designation form for the basic life and AD&D coverage at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

### The following benefits are provided at no cost to appointed employees covered by the disability plan through The Hartford:

- **Ability Assist**<sup>®</sup> provides help with work, home, personal, or family concerns, as well as help with the unique emotional, financial, and legal issues that may affect you and your family.
- **Beneficiary Assist**<sup>®</sup> provides confidential grief, financial, and/or legal counseling to help beneficiaries manage the emotional, financial, and legal aspects of loss.
- **Funeral Planning and Concierge Services** is provided by Everest's advisors to help you understand all your options and put them into action while staying within your budget.
- **Travel Assistance** provides assistance when traveling more than 100 miles away from home for 90 days or less. Travel assistance services are administered by Europ Assistance USA and are available 24 hours a day, 7 days a week. The program provides emergency medical assistance, pre-trip information and emergency personal services. For assistance call 800-243-6108 (ID#: GLD-09012).
- **ID Theft Protection Services** provides 24/7 prevention education and advice and help with administrative tasks resulting from identity theft.
- **EstateGuidance**<sup>®</sup> **Will Services** provides assistance with creating a simple, legally-binding will quickly and conveniently online, saving you the time and expense of a private legal consultation. Visit [www.estateguidance.com/products/living-will](http://www.estateguidance.com/products/living-will), and use code WILLHLF to utilize this service.

Additional information about each of the above programs is available at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

## Age Reduction Schedule

The following benefit reduction schedule applies to basic life and AD&D insurance.

Age 65 but less than 70: Original benefit reduced by 35%

Age 70 but less than 75: Original benefit reduced by 50%

Age 75 but less than 80: Original benefit reduced by 70%

Age 80 or older: Original benefit reduced by 80%

For detailed information, please refer to the plan documents posted at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).





# LIFE AND AD&D Insurance

## Voluntary Life Insurance

The University provides you the option to purchase voluntary life insurance for yourself, your spouse, and your child(ren) through The Hartford.

**Dependent coverage is available only when you elect coverage for yourself.**

- **Employee**—You may purchase voluntary life insurance in increments of \$10,000 up to \$500,000 or five times your annual salary, whichever is less. The guarantee issue amount is \$100,000 if you elect coverage when first eligible.
- **Spouse**—If you purchase voluntary life insurance for yourself, you may also purchase coverage for your spouse in \$5,000 increments up to \$250,000 or 50% of your employee voluntary coverage, whichever is less. The guarantee issue amount for your spouse is \$50,000 if you elect coverage when first eligible.
- **Child(ren)**—If you purchase voluntary life insurance for yourself, you may also purchase coverage for your dependent child(ren) up to age 26 in \$2,500 increments up to maximum of \$10,000.

### Voluntary life enrollment:

- **If you are in your initial eligibility period, you can elect up to the guarantee issue amount without providing proof of good health.** If you are not in your initial eligibility period, you may elect \$10,000 of coverage for yourself and \$5,000 for your spouse without providing proof of good health.
- If you are not in your initial eligibility period, or if you elect amounts greater than the guarantee issue amount(s), you must provide evidence of good health.
- Once enrolled, you may increase your employee coverage by \$10,000 and your spouse coverage by \$5,000 annually, subject to the guaranteed issue amount of \$100,000 for employee coverage and \$50,000 for spouse coverage, without providing proof of good health.

## Voluntary AD&D Insurance

The University provides you the option to purchase voluntary AD&D insurance for yourself, your spouse, and your child(ren) through The Hartford. **Dependent coverage is available only when you elect coverage for yourself.**

You may purchase voluntary AD&D insurance for yourself in \$10,000 increments up to \$500,000 or ten times your annual salary, whichever is less.

Voluntary AD&D insurance for your spouse is available in the following amounts:

- 60% of the amount you select for yourself if you do not have any children whom you cover under this policy.
- 50% if you have children whom you cover under this policy.

Note: You may not elect coverage for your spouse if your spouse is already covered as an employee of the University under this policy.

Voluntary AD&D insurance for each child up to age 26 is available in the following amounts:

- 15% of the amount you select for yourself if you do not have a spouse whom you cover under this policy.
- 10% if you have a spouse whom you cover under this policy.

### Voluntary Life and AD&D Insurance Plan Costs

The rates for voluntary life and AD&D insurance are posted at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

## DISABILITY Insurance

### Short- and Long-Term Disability Insurance

The University provides short- and long-term disability insurance at no cost to you through The Hartford. Short-term disability (STD) insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Long-term disability (LTD) insurance provides salary continuation in the event your disability continues beyond the STD period.

#### Short-Term Disability

- **Elimination Period:** 14 days
- **Benefit Duration:** 11 weeks
- **Benefit Amount:** 60% of basic salary (up to \$600 per week)

#### Long-Term Disability

- **Elimination Period:** 90 days
- **Benefit Duration:** Up to social security normal retirement age (SSNRA)
- **Benefit Amount:** 60% of basic salary (up to \$10,000 per month)

## BUSINESS TRAVEL AD&D Insurance

All appointed University employees are covered by a \$200,000 AD&D policy during travel on official University business. This benefit is provided at no cost to employees.

## VOLUNTARY LONG-TERM CARE Insurance

The University provides you the option to purchase voluntary long-term care (LTC) insurance through LifeSecure. LTC insurance pays for care that an individual needs when they cannot safely care for themselves whether care is received at home, in the community, or in a nursing home. Benefits are triggered when you are unable to perform at least two activities of daily living (bathing, dressing, toileting, transferring, continence, and eating) for a period expected to last at least 90 days.

Additional information about this benefit is available at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits). To enroll, visit the LifeSecure enrollment website at [www.groupltc.com/du](http://www.groupltc.com/du) or call the LTC enrollment line at 855-889-5540 to talk with an LTC enrollment counselor.

## EMPLOYEE ASSISTANCE Program (EAP)

The University provides you with an EAP through SupportLinc at no cost to you. The EAP includes six counseling sessions per issue per year, as well as confidential support and information to help manage problems before they adversely affect your personal life, health, and/or job performance. To access the EAP, please call SupportLinc at 888-881-5462 or visit [www.supportlinc.com](http://www.supportlinc.com).



# RETIREMENT SAVINGS Plan

The University offers a retirement plan under section 403(b) of the Internal Revenue Code (IRC) to enable you to invest in your retirement via the convenience of regular automatic payroll contributions.

Contributions are made on a pre-tax or tax-deferred salary reduction basis each paycheck. This means that your current taxable income is reduced by the amount of your contributions, and that taxes on those contributions and their investment earnings are deferred until they are paid back to you in the form of retirement benefits or other distributions from these plans. Participation in this plan is entirely voluntary.

## The University Match

After one year of service, the University will make a contribution to your 403(b) equal to 8% of your salary when you contribute at least 4%.

### Eligibility

As an eligible employee of the University, you may elect to make contributions beginning on the first day of the month following your date of hire or date of appointment, whichever is earlier. You will be eligible to receive matching contributions on the first day of the month following the day you have completed 12 months of service with the University.

If you were a retirement benefits-eligible employee and completed one year of service (in a 12-month consecutive month period) with another educational or teaching institution prior to your employment with the University, you will be eligible to receive matching contributions on the first day of the month following your date of hire or date of appointment.

### Employee Contribution and University Match

You may elect to contribute up to 90% of your base pay, not to exceed the IRS limit of \$19,000 for 2019 (\$25,000 if age 50 and older). If you elect to contribute at least 4% of your pay, the University will make a matching contribution equal to 8% of your base pay. If you elect to contribute less than 4%, you will not receive a matching contribution from the University. Elective contributions can be made on a pre-tax basis and/or on an after-tax basis (Roth).

### Enrollment

You may make your initial election or change elections by calling the TIAA Telephone Counseling Center at 800-842-2776 or by logging into [www.tiaa.org/du](http://www.tiaa.org/du).

### TIAA Can Help

- **Have questions?** Call TIAA at 800-842-2252, weekdays, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m., ET.
- **Want to speak with an advisor at no extra cost?** Call 800-732-8353, weekdays, 8 a.m. to 8 p.m., ET, or schedule online at [www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow).
- **Get a personalized retirement action plan using TIAA's online retirement advisor tool.** Visit [www.tiaa.org/retirementadvisor](http://www.tiaa.org/retirementadvisor).

# & ADDITIONAL Benefits

## Tuition Waiver

The tuition waiver program is designed to enable benefited employees, their spouses, and/or their dependent children, to enroll in “for-credit” courses at the University of Denver with reduced or no tuition charges.

### Employee and Spouse Eligibility

An employee and their spouse become eligible to use the Tuition Waiver on the first day of the academic term (quarter or semester) following the employee’s completion of six months of benefited service.

Employee’s Work Schedule	Employee Eligibility per Academic Period	Plan Year Credit Maximum* Summer through Spring	Spouse’s Tuition Waiver Credits per Academic Period
Full-time .93–1.0 FTE	2 classes (9 credits max)	20 credits	5 credits
3/4-time .75–.92 FTE	2 classes (7 credits max)	16 credits	4 credits
1/2-time .50–.74 FTE	2 classes (5 credits max)	12 credits	3 credits

\*If an employee becomes eligible to use the tuition waiver mid-way through a plan year, the annual credit maximum is prorated for the remaining plan year. The annual limit will renew each summer period.

Pro-rated Annual Maximum for Employees Newly Eligible in:

Employee’s Work Schedule	Fall	Winter	Spring
Full-time .93–1.0 FTE	15 credits	10 credits	5 credits
3/4-time .75–.92 FTE	12 credits	8 credits	4 credits
1/2-time .50–.74 FTE	9 credits	6 credits	3 credits

### Dependent Child Eligibility

A dependent child under the age of 25 becomes eligible to use the Tuition Waiver on the first day of the academic term (quarter or semester) following the employee’s completion of one year of benefited service.

Employee’s Hours Worked per Week	Employees Without Tenure/Less than 5 Years of Service:		Employees With Tenure/5 Years of Service or More:	
	Undergraduate Child	Graduate Child	Undergraduate Child	Graduate Child
35+ (Full-time)	70%	50%	90%	50%
28–34 (3/4-time)	45%	35%	60%	35%
20–27 (1/2-time)	35%	25%	45%	25%

Tuition waiver benefits utilized by graduate-level students may be considered taxable by the IRS.

Further information about eligibility guidelines, restrictions, definition of terms, how to use the tuition waiver benefit, and legal/tax considerations can be found at [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).



# & ADDITIONAL Benefits



## Paid Holidays

The University provides several paid holidays. Please refer to [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits) for details.

## Paid Vacation and Sick Leave

Appointed, non-faculty employees receive accrued paid time off. Please contact the Shared Services Center at 303-871-7420 or [benefits@du.edu](mailto:benefits@du.edu) for further details. Union employees, please refer to the union contract.

## Paid Parental Leave

The University offers up to 10 weeks of paid parental leave for faculty and staff based on years of service. This enables a mother or father to take time off for birth, adoption, or foster placement of a child. Contact the Shared Services Center at 303-871-7420 or visit [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits) for details. Whenever possible, faculty and staff intending to take a leave should inform their dean, chair, supervisor, or department head no later than three months prior to the proposed beginning of leave. If this is not possible because of pre-term delivery, sudden availability of adoption, or other unpredictable changes in family status, leave will still be granted.

## Other Forms of Leave

The University's policies provide for other kinds of leaves, such as for funerals, jury duty, sabbaticals, military, etc. Contact the Shared Services Center at 303-871-7420 for additional information.

## Employee Wellness Program

Move more, eat better, and relax! The well@du program is actively creating a culture of wellness at the University of Denver. The program focuses on proactive and preventive employee health aimed at enhancing individual and community wellbeing while mitigating health care costs. Learn more about current programming, workshops, and the annual wellness incentive program at [www.du.edu/wellness](http://www.du.edu/wellness).

## Pioneer ID Card

The Pioneer ID card provides many privileges such as discounts to the University bookstore, library access, and reduced prices for the Newman Center for the Performing Arts and DU athletic events.



## ADDITIONAL Benefits

### RTD EcoPass

The EcoPass provides free and unlimited ridership on RTD bus and light rail lines (with certain designated exceptions) as well as discounts on the RTD airport shuttle. There is no cost to the employee. For further information, contact the Shared Services Center at 303-871-7420 or [benefits@du.edu](mailto:benefits@du.edu).

### Other Discounts Available

As an employee, you have access to many other discounts, including restaurants, hotels, and cell phone services. A detailed overview of these discounts can be found in the links provided below:

**Miscellaneous Vendors:** [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits)

**Hotels and Transportation:** [www.du.edu/communityvisitors](http://www.du.edu/communityvisitors)

**The DU Zone:** [www.du.edu/communityvisitors/duzone/index.html](http://www.du.edu/communityvisitors/duzone/index.html)

#### DU Zone cards can be picked up at several locations:

Ritchie Center—Coors Fitness Center front desk  
Ritchie Center—North Box Office  
Human Resources & Inclusive Community  
Newman Center Box Office  
Leo Block Alumni Center  
Public Service Credit Union

Please contact the Shared Services Center at 303-871-7420 or [benefits@du.edu](mailto:benefits@du.edu) for more information.





## CONTACT Information

If you have any questions regarding your benefits or the material contained in this guide, please contact the Shared Services Center.

### The Shared Services Center

University of Denver  
 2601 East Colorado Avenue  
 Denver, CO 80208  
 Phone: 303-871-7420  
 Fax: 303-871-6339  
 Email: [benefits@du.edu](mailto:benefits@du.edu)

Plan	Phone #	Policy #	Website
<b>Medical Plans</b> —Kaiser Permanente	800-632-9700	00214	<a href="https://my.kp.org/du">https://my.kp.org/du</a>
<b>Dental Plans</b> —Delta Dental of Colorado	800-610-0201	Discount: 8826-0300 Base: 8826-0200 Enhanced: 8826-0100	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>Vision Plans</b> —EyeMed Vision Care	866-723-0514	9846650	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Health Savings Account</b> —Optum Bank	866-234-8913	N/A	<a href="http://www.optumbank.com">www.optumbank.com</a>
<b>Flexible Spending Accounts</b> —Rocky Mountain Reserve	888-722-1223	N/A	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
<b>Life and AD&amp;D</b> —The Hartford	800-523-2233	Basic: 675397 Voluntary: S07048	<a href="https://mybenefits.thehartford.com">https://mybenefits.thehartford.com</a>
<b>Short- and Long-Term Disability</b> —The Hartford	800-523-2233	675397	<a href="https://mybenefits.thehartford.com">https://mybenefits.thehartford.com</a>
<b>Travel Assistance and ID Theft Protection</b> —The Hartford	800-243-6108	GLD-09012	<a href="http://www.thehartford.com/employeebenefits">www.thehartford.com/employeebenefits</a>
<b>Voluntary Long-Term Care</b> —SupportSecure	855-889-5540	N/A	<a href="http://www.groupptci.com/du">www.groupptci.com/du</a>
<b>Employee Assistance Program</b> —SupportLinc	888-881-5462	N/A	<a href="http://www.supportlinc.com">www.supportlinc.com</a>
<b>Retirement Savings Plan</b> —TIAA	800-842-2252	N/A	<a href="http://www.tiaa.org">www.tiaa.org</a>

This guide contains highlights of the benefits options available to you through the University of Denver. They are not complete descriptions of the benefits. The University may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official Plan Document(s), the official documents will govern. Photos courtesy of the University of Denver.

