



University
of Idaho

Benefits Orientation

Zoom Meeting Information

- [Join Zoom Meeting](#)
- Meeting ID 964 915 664
- Dial in 669-900-6833 or 646-876-9923

Agenda – 2020

- Welcome and Introductions
- Benefit Resources
 - Benefits Webpage
 - Online Orientation
 - Benefit Services Directory
 - Benefit Me! Newsletter
 - The Daily Register
- Payroll Information
- Enrolling in Benefits and Next Steps
- Overview of UI Benefits
- Questions

Welcome to the University of Idaho. Go Vandals!

University of Idaho Benefits Directory – 2020

Resource	Plan Administrator	Contact Information
Medical Plan – Plan #10030497	Blue Cross of Idaho	(866) 685-2258 www.bcidaho.com
Prescription Drug Plan	CVS Caremark	(888) 202-1654 www.caremark.com
Dental Plan – Delta Dental <ul style="list-style-type: none"> • Standard Plan # 1530-0102 • Plus Plan # 1530-0103 	Delta Dental of Idaho	(800) 356-7586 www.deltadentalid.com
Dental Plan - Willamette Dental	Willamette Dental Group	1-855-4DENTAL or 1-855-433-6825
Vision Plan # 010-301274	VSP	(800) 877-7195 VSP.com
Flexible Spending Accounts (FSA) and Dependent Care Spending Accounts	Health Equity	(888) 769-8696 www.healthequity.com
Health Savings Account (HSA)	Health Equity	(888) 769-8696 www.healthequity.com
Short-Term & Long-Term Disability Plan # 649326	The Standard	(888) 937-4783 www.standard.com
Employee Assistance Program (EAP)	KEPRO	(800) 999-1077 www.EAPHelplink.com Emergency Crisis 24/7 (800) 833-3031 Code UI1
Death Benefit (Life Insurance) Plan # 649326	The Standard	(800) 628-8600 www.standard.com
Retirement Provider - Classified & Grandfathered Exempt	PERSI	(800) 451-8228 http://persi.idaho.gov/
Retirement Providers - Exempt & Faculty	TIAA	(800) 842-2733 www.tiaa.org
	VALIC	(800) 448-2542 www.valic.com
Voluntary Benefits	Corestream	(855) 952-1600 https://ms-idaho.corestream.com
University of Idaho – Payroll Services	UI Payroll Services	208-885-3868 payroll@uidaho.edu
University of Idaho – Benefits Benefits Enrollment\General Info.	University Benefits Center	(800) 646-6174 www.uidaho.edu/human-resources/benefits

University of Idaho – Benefits Staff

Benefit Services http://www.uidaho.edu/human-resources/benefits	uidahobenefits@hroffice.com	(208) 885-3697
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VandalWeb

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[Personal Information](#) [Employees](#) [Advancement](#) [Sponsored Programs](#)

Search

[SITE MAP](#) [HELP](#) [EXIT](#)

Main Menu

[Personal Information](#)
[Employees](#) ←
[Advancement](#)
[Sponsored Programs](#)

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[Personal Information](#) [Employees](#) [Advancement](#) [Sponsored Programs](#)

Search

[RETURN TO MENU](#) [SITE MAP](#) [HELP](#) [EXIT](#)

Employee Main Menu

[myBenefits](#)
Links to the myBenefits enrollment site.
[Payroll](#) ←
[Electronic Personnel Action Form \(EPAF\)](#)
[Employee Information](#)
[Financial Tasks](#)
[UI Administrative Tasks](#)
[Finance Query for Non-Banner Users](#)
[Purchasing Service Contract](#)

RELEASE: 8.8

Payroll Menu

Web Time Entry/Supervisor Approvals

Enter hours worked, leave taken or approve timesheets for the pay period.

COVID-19 Time Tracking

Please provide the UI with information on how much effort was spent on COVID-19 issues.

FY 2021 Furlough Program Information

Review what the FY2021 furlough program requires of you.

Earnings History

View your earnings amounts for a given period of months, broken down by the various earnings types.

Deduction History

View how much has been deducted from your check in which categories for a selected period of months.

Miscellaneous Deduction History

View miscellaneous deductions, such as TSA's, Parking Permits, etc.

Leave Balances and History

Balances for Vacation, Sick Leave, Compensatory Time, and Military Leave.

Pay Stub

View your current or past pay stubs here, with links to earnings and deductions histories.

Direct Deposit Review or Update

View the accounts into which your paycheck is being directly deposited, and the percentages or amounts involved.

W-2 Year End Earnings Statement

View W-2's from past years to view.

Federal W-4

View/Update your Federal W-4 information

Idaho Withholding/Exemptions (Form ID W-4)

View your Idaho W-4 information (single/married, number of dependents, etc).

Electronic W-2 Consent Form

Consent to receive an electronic W2 instead of receiving a paper copy

Comp Time Employee Elections

Select overtime compensation plans or review past choices.

Spread Pay Employee Elections

Select spread pay compensation plans or review past choices.

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Web Time Entry Instructions

Employees: Web Time and Leave Entry Quick Reference Guide

1. Login to VandalWeb at www.vandalweb.uidaho.edu
2. Select **Employee Menu** tab.
3. Select **Payroll: Web Time Entry**.
4. Select **Access My TimeSheet**.
5. Select the appropriate position title and payperiod.
6. Click on the **Enter Hours** link under the correct date and earnings code row you want to enter time or leave taken, as appropriate.
7. Clicking an **Enter Hours** link expands the Timesheet or Leave Report and inserts five informational rows; Earning Code, Date, Shift and Hours and displays six/seven buttons; Timesheet, Previous Day, Next Day, Add New Line, Save, Copy and Delete. Click in the Hours field and enter the hours. Enter your hours worked in the nearest quarter hour, or 15-minute intervals. Choose AM/PM for each entry.
8. **Click Save after each entry** and before exiting the screen so your information will not be lost.
9. Click the **Next** button to access more dates in the pay period and continue entering time worked and/or leave taken, as appropriate.
10. Click the **Previous** button to return to the previous screen. **REMEMBER TO SAVE each entry** before exiting the screen so you do not lose your information.
11. Repeat as necessary to enter all time worked and/or leave taken for the full two weeks in that pay period.
12. Click **Save** when you have completed entering all of your time and/or leave taken.
13. Click **Submit for Approval** to submit your completed timesheet to your supervisor for approval **OR**
14. Click the **Back to Employee Menu** Tab link to exit the timesheet without submitting at this time.

Supervisors: Web Time and Leave Approval Quick Reference Guide

1. Login to VandalWeb at www.vandalweb.uidaho.edu.
2. Select **Employee Menu** tab
3. Select **Payroll and Benefits: Web Time Entry**.
4. Select **Approve or Acknowledge Time**.
5. Select the correct payperiod.
6. Click on the employee's names to review the hours and leave that they have entered.
7. If everything looks right, click **Approve**.
8. Click **Previous Menu** and continue with the next employee.
9. If you detect an error, click on **Add Comment** and indicate the error to the employee
10. Click **Return for Correction**. The timesheet will be sent back to the employee for correction. Once the employee corrects it you will be able to review it again and approve it.
11. Employees who have not begun or submitted their timesheet or leave report for that pay period will be listed at the bottom of the page. You may need to remind them to complete and submit their timesheet if the deadline is approaching to ensure they receive a paycheck in a timely fashion.
12. Exit time approval when you have completed approving time and leave reports.
13. The Deadline for approving time and leave reports is Tuesday noon following payday, unless otherwise indicated.

W-4 Instructions

Viewing your W-4 Information

1. To update your W-4, access your account in VandalWeb.
2. Select the **Employee Menu** tab at the top of the screen.
3. Select **W-4 Tax Exemptions/Allowance** at the bottom of the Payroll list.
4. You will see your current **W-4 information**. Please note you should see your W-4 information displayed in two places. The top is for Federal income tax and the bottom should be State income tax. **If you need to change both, you will need to follow these instructions for both forms.**

Updating W-4 Information

1. Select **Update** in the middle of the screen. You should see a date at the top. This will be the start of the next unpaid pay period. Changes made will take effect starting on that pay period. Remember, the University is on a two-week lag.
2. Below the **Effective Date of change** is your deduction status. Normally, it would be active. If the criteria listed below the deduction status apply, you can claim exempt. This means no taxes will be withheld for this W-4.
3. Towards the bottom, you will see your **Filing Status and Number of Allowances**. More allowances claimed means less tax will be withheld. If you're uncertain how many allowances to claim, you can visit the IRS withholding calculator or consult your tax professional. **Payroll and Human Resources staff are not qualified to give tax advice.**
4. After making your changes, click on **Certify Changes**. Read the statement and click **Submit**. Congratulations, you have updated your W-4.

W-2/W-4 Address

1. The address listed is where your W-2 will be mailed. Normally, it will be your department. If you need to change it, please **send an email** to payuroll@uidaho.edu with your name, V number and new address.

CY 2020 Payroll Deadlines

Pay Period	Effective Dates	Pay Date (Friday)	EPAF Deadline (Tuesday)	Timesheets Available 12:01 AM	**Approval Deadline Tuesday 5:00pm
1	12/15/19 - 12/28/19	01/10/20	12/24/19	12/15/19	12/31/19
2	12/29/19 - 01/11/20	01/24/20	01/07/20	12/29/19	01/14/20
3	01/12/20 - 01/25/20	02/07/20	01/21/20	01/12/20	01/28/20
4	01/26/20 - 02/08/20	02/21/20	02/04/20	01/26/20	02/11/20
5	02/09/20 - 02/22/20	03/06/20	02/18/20	02/09/20	02/25/20
6	02/23/20 - 03/07/20	03/20/20	03/03/20	02/23/20	03/10/20
7	03/08/20 - 03/21/20	04/03/20	03/17/20	03/08/20	03/24/20
8	03/22/20 - 04/04/20	04/17/20	03/31/20	03/22/20	04/07/20
9	04/05/20 - 04/18/20	05/01/20	04/14/20	04/05/20	04/21/20
10	04/19/20 - 05/02/20	05/15/20	04/28/20	04/19/20	05/05/20
11	05/03/20 - 05/16/20	05/29/20	05/12/20	05/03/20	05/19/20
12	05/17/20 - 05/30/20	06/12/20	05/26/20	05/17/20	06/02/20
13	05/31/20 - 06/13/20	06/26/20	06/09/20	05/31/20	06/16/20
14	06/14/20 - 06/27/20	07/10/20	06/23/20	06/14/20	06/30/20
15	06/28/20 - 07/11/20	07/24/20	07/07/20	06/28/20	07/14/20
16	07/12/20 - 07/25/20	08/07/20	07/21/20	07/12/20	07/28/20
17	07/26/20 - 08/08/20	08/21/20	08/04/20	07/26/20	08/11/20
18	08/09/20 - 08/22/20	09/04/20	08/18/20	08/09/20	08/25/20
19	08/23/20 - 09/05/20	09/18/20	09/01/20	08/23/20	09/08/20
20	09/06/20 - 09/19/20	10/02/20	09/15/20	09/06/20	09/22/20
21	09/20/20 - 10/03/20	10/16/20	09/29/20	09/20/20	10/06/20
22	10/04/20 - 10/17/20	10/30/20	10/13/20	10/04/20	10/20/20
23	10/18/20 - 10/31/20	11/13/20	10/27/20	10/18/20	11/03/20
24	11/01/20 - 11/14/20	11/27/20	11/10/20	11/01/20	11/17/20
25	11/15/20 - 11/28/20	12/11/20	11/24/20	11/15/20	12/01/20
26	11/29/20 - 12/12/20	12/25/20	12/08/20	11/29/20	12/15/20

****EPAF deadlines are subject to change according to the holiday schedules.**

*****This deadline may differ with departments, not to be any later than the Tuesday 5:00pm deadline.**

To: Joe Vandal
From: University of Idaho Benefit Center <uidahobenefits@hroffice.com>
Sent: Thursday, July 12, 2018 12:35 PM
To: ajameson@uidaho.edu
Cc: benefits@uidaho.edu
Subject: PLEASE READ - Important information related to your benefits

It's time to enroll in the Benefits Plan for University of Idaho!

Through the program you choose various benefits that are best for you and your family.

You are now eligible to join the program. You must enroll or waive coverage within 30 days from your date of hire to avoid assignment of default coverage.

This message contains all the information and instructions you need to enroll and/or waive benefits successfully, including:

1. How to access the University of Idaho benefits website?
2. How to learn about your benefits plan?
3. How to enroll in the benefits plan?
4. When will I receive my insurance cards?
5. What happens if you do not enroll within 30 days from the notification date of your hired status?
6. What to do if you have questions?

This information is important – please read it.

1. How to access the University of Idaho benefits enrollment website?

To access the site you must go to **VandalWeb**. Sign in using your user name and password. Under the 'Employee Tab,' you will click on Benefits and then the **myBenefits** link.

2. How to learn about the University of Idaho Benefits plan?

Click on the **Learn about my benefits** link under **myBenefits** for comprehensive information about the plan.

In addition, you are strongly encouraged to attend a New Employee Benefits Orientation conducted by Benefit Services. You can register at <http://www.uidaho.edu/human-resources/benefits/orientation-events>. New employees located off the Moscow campus can register and attend via zoom. Once registered, send an email to benefits@uidaho.edu to arrange for your zoom invite.

3. How to enroll in the university benefits plan?

A "New Hire" link to start your enrollment will appear on the site's home page after you log in. At the end of the enrollment process you must print, complete, and return all of the necessary applications and authorization forms to the University of Idaho Benefits Center. The address appears at the end of this letter. Your benefit selections will appear on the **View my benefits** page of the University of Idaho benefits website once your elections have been processed. **You have 30 days to enroll from the notification date of your hired status to enroll or waive coverage. NOTE: YOU MUST TAKE SOME KIND OF ACTION WITHIN 30 DAYS TO AVOID DEFAULT COVERAGE.**

4. When will I receive my insurance cards?

Once your benefits are elected and your eligibility period begins, your enrollment elections will be sent to the benefit providers. Insurance cards will be sent to you directly from the insurance vendor. This process can take several weeks. If you need to see a doctor before your cards arrive, simply give the provider your SSN or Vandal number with the V replaced with a 9 and the insurance carrier can be billed. If you have any other questions, contact the Benefits Center at the number below.

5. What happens if you do not enroll or waive coverage within 30 days of hire of the notification date of your hire status?

If you do not enroll or waive coverage within 30 days of hire, you will be automatically placed in a default health plan and will be **unable to make changes until the next Annual Enrollment or a qualified life event**. Visit www.uidaho.edu/benefits for details on the default medical coverage.

6. What to do if you have questions?

If you have questions about your coverage selections, or questions regarding the online enrollment tool, please contact the University of Idaho Benefits Center.

**University of Idaho Benefits Center
P.O. Box 25429
Pittsburgh, PA 15220**

Phone: 1-800-646-6174

Email: uidahobenefits@hroffice.com

Hours: Monday through Friday from 8:00 AM to 5:00 PM, Pacific Time

Thank you for your cooperation.

University of Idaho Benefits Center

Next Steps



Next Steps – What needs immediate attention?

1. You will receive an email within a couple weeks of your first day on the job. The email will let you know it is time to enroll in benefits. Please read the email in its entirety. **You cannot make your benefit elections until you receive the email, a copy is included in your packet.**
2. Upon receipt of the “Time to Enroll” email, log into VandalWeb;
 - a. Select the Employees tab > Benefits tab > then select myBenefits;
 - b. Once in the MyBenefits portal, setup your dependents, setup your beneficiary, make your medical, dental & vision elections for you and your dependents as applicable. **If you choose to waive coverage, you must select “Waived” or you will be placed into “Default” coverage.** If you waive coverage, you are required to submit verification of other insurance within the 30-day timeframe.
 - c. Enroll in HSA, FSA and/or DCS Accounts if desired. (Enter total dollar amount for the remainder of the year).
 - d. Sign up for optional life, spouse life & dependent life if desired.
 - e. Complete Evidence of Insurability if applicable.
 - f. Sign up for STD buy-up, LTD buy-up and optional AD&D, if desired.
3. Log into VandalWeb to complete the following actions (Employee tab > Payroll tab > select the applicable item);
 - a. Complete your Comp Time election;
 - b. Complete the W-2 electronic consent form, if desired.
 - c. Setup direct deposit.
4. **You have 30 days from your hire date to complete your benefits enrollment and comp time election; otherwise, you will be placed into default coverage.**
5. Complete the PERSI Beneficiary Designation Form if you are classified staff.
6. Complete the ID ORP Enrollment Request Form if you are faculty or exempt staff.

Welcome to the University of Idaho. Go Vandals!



New Employee Frequently Asked Questions

When will I receive my insurance cards?

Once you elect your benefits and provide all required documentation (marriage license, birth certificates, proof of other insurance), your enrollment elections will be electronically sent to the benefit providers. Insurance cards will be mailed to you directly from the insurance vendors. This process can take several weeks.

If you need to see a healthcare provider or fill a prescription before your cards arrive, please contact Benefit Services.

Which benefit providers print and mail insurance cards?

Insurance cards are provided to you from Blue Cross of Idaho, CVS Caremark and Delta Dental. Willamette Dental and VSP Vision do not print cards. Your ID number with VSP Vision is the same as your Vandal ID with a "9" in place of the "V".

You may also print your own cards for Blue Cross of Idaho, CVS Caremark and Delta Dental by logging onto their websites.

Will my family members receive insurance cards?

You will not receive separate insurance cards for your dependents on the plan. They will use the same card issued to you. You may request additional cards by logging into your account with Blue Cross of Idaho, CVS Caremark and Delta Dental, however, the cards will be duplicates of the cards issued to you.

How do I change my address, phone and/or email in the system?

You are able to make these changes yourself through VandalWeb. Log into VandalWeb, select the Personal Information tab and then select whichever line item is applicable.

Health Insurance Abroad

Blue Cross of Idaho offers international coverage. If you need medical attention and receive it from a Blue Cross Blue Shield PPO network provider, they will submit the claim for you. If you seek medical attention outside of the network, once you return to the United States, you would submit the claim for processing. Additional information is available on the Blue Care Worldwide website at <https://www.bluecardworldwide.com>



2020 Medical & Prescription Drug Plans At-a-Glance

The chart below compares medical and prescription drug benefits under the plans, including preventive care, office visits, lab work and imaging.

	HDHP with HSA Option	Standard PPO with Health Care FSA Option	
	In-/Out-of-Network	In-Network	Out-of-Network
Annual Deductible			
Single	\$1,500	\$600	\$1,000 per individual
Family	\$3,000	\$1,200	
Annual Medical Cost-Share Maximum (copays and coinsurance, excludes the deductible)			
Single	\$3,100	\$3,650	\$5,300 per individual
Family	\$6,200	\$7,300	
Annual Prescription Drug Deductible			
Single	N/A		\$125
Family			\$250
Annual Prescription Drug Cost-Share Maximum			
Single	N/A		\$3,775
Family			\$7,550
Combined Medical and Prescription Drug Total Cost Exposure (cost-share maximum for medical and rx and medical and rx deductibles)			
Single	\$4,600	\$8,150	\$10,200
Family	\$9,200 per family; \$6,100 per individual	\$16,300	\$6,300 per individual for medical; \$7,800 for family for prescription drugs
Medical Benefits			
Preventive Care	You pay \$0	You pay \$0	You pay full cost
Office Visit	30% of maximum allowance after deductible	\$35 copay; not subject to or applied to deductible	35% of maximum allowance after deductible
Lab work, imaging (MRI, CT Scan, PET), etc.	30% of maximum allowance after deductible	20% of maximum allowance after deductible	35% of maximum allowance after deductible
Emergency Room Visit	30% of maximum allowance after deductible	\$100 copay; not subject to or applied to deductible	35% of maximum allowance after deductible



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2020 Employee Contributions – 26 Pays

2020 Employee Contributions (Subsidized) Bi-Weekly Rates	Medical & RX		Dental			Vision
	Standard PPO	High Deductible Health Plan (HDHP)	Standard Dental	Dental Plus	Willamette	Vision Network Plan (VSP)
Full-Time (35-40 hours/week)						
* Employee Only	\$68.45	\$36.82	\$0.00	\$3.72	\$3.88	\$0.00
* Employee + Spouse	\$143.74	\$77.32	\$0.00	\$8.32	\$7.44	\$0.00
* Employee + Child	\$95.83	\$51.55	\$0.00	\$7.43	\$7.39	\$0.00
* Employee + Children	\$145.11	\$78.06	\$0.00	\$14.12	\$14.13	\$0.00
* Employee + Family	\$193.01	\$103.82	\$0.00	\$15.01	\$15.20	\$0.00
Three Quarter Time (25 - 34 hours/week)						
* Employee Only	\$115.08	\$83.45	\$3.11	\$6.83	\$6.99	\$0.00
* Employee + Spouse	\$241.66	\$175.24	\$6.95	\$15.27	\$14.39	\$0.00
* Employee + Child	\$161.11	\$116.83	\$6.22	\$13.65	\$13.61	\$0.00
* Employee + Children	\$243.96	\$176.91	\$11.82	\$25.94	\$25.95	\$0.00
* Employee + Family	\$324.51	\$235.32	\$12.56	\$27.57	\$27.76	\$0.00
Half-Time (20 - 24 hours/week)						
* Employee Only	\$161.71	\$130.08	\$6.22	\$9.94	\$10.10	\$0.00
* Employee + Spouse	\$339.58	\$273.16	\$13.91	\$22.23	\$21.35	\$0.00
* Employee + Child	\$226.39	\$182.11	\$12.44	\$19.87	\$19.83	\$0.00
* Employee + Children	\$342.82	\$275.77	\$23.64	\$37.76	\$37.77	\$0.00
* Employee + Family	\$456.01	\$366.81	\$25.11	\$40.12	\$40.31	\$0.00
*Contributions are not pro-rated at any time						

Applies to **non-grandfathered** individual and group plans

Highlights of your preventive care benefits:

- You pay nothing; no coinsurance, copayment or deductible, for covered preventive care services when you visit in-network providers.
- Preventive care benefits for services from out-of-network providers are subject to your out-of-network benefit.
- Updates for 2017: Added hearing screening to Well Child examinations.

Covered Preventive Care Services	In-Network	Out-of-Network
<p>Specifically Listed Services Annual adult physical examinations; Routine or scheduled well-baby and well-child examinations, including vision, hearing and developmental screenings; Dental fluoride application for participants age 5 and younger; Bone density; Chemistry panels; Cholesterol screening; Colorectal cancer screening (colonoscopy, sigmoidoscopy, fecal occult blood test); Complete Blood Count (CBC); Diabetes screening; Pap test; PSA test; Rubella screening; Screening EKG; Screening mammogram; Thyroid Stimulating Hormone (TSH); Transmittable diseases screening (Chlamydia, Gonorrhea, Human Immunodeficiency Virus (HIV), Human papillomavirus (HPV), Syphilis, Tuberculosis (TB)); Hepatitis B virus screening; Sexually transmitted infections assessment; HIV assessment; Screening and assessment for interpersonal and domestic violence; Urinalysis (UA); Aortic aneurysm ultrasound; Alcohol misuse assessment; Breast cancer (BRCA) risk assessment and genetic counseling and testing for high-risk family history of breast or ovarian cancer; Newborn metabolic screening (PKU, Thyroxine, Sickle Cell); Health risk assessment for depression; Newborn hearing test; Lipid disorder screening; Smoking cessation counseling visit; Dietary counseling (limited to 3 visits per participant, per benefit period); Behavioral counseling for participants who are overweight or obese; Preventive lead screening; Lung cancer screening for participants age 55 and older; Hepatitis C virus infection screening.</p> <p><i>For Groups who offer maternity coverage to enrollees and enrolled eligible dependent spouses: Gestational diabetes screening for pregnant women; Iron deficiency screening for pregnant women; Rh (D) incompatibility.</i></p>	<p>You pay nothing of the allowed amount for specifically listed preventive care services per person, per benefit period.</p> <p>No copayment, deductible or coinsurance required.</p>	<p>You pay costs subject to your out-of-network benefit.</p>
<p>Women's Preventive Health Services <i>(Applies to group and individual plan members unless otherwise noted.)</i></p>	In-Network	Out-of-Network
<p>Well Woman visits (for recommended age-appropriate preventive services); breastfeeding support, supplies and counseling.</p> <p>For Groups that offer Prescribed Contraceptive Coverage: Blue Cross of Idaho pays 100 percent for women's preventive prescription drugs and devices as specifically listed on the Blue Cross of Idaho website, bcidaho.com; deductible does not apply. The day supply allowed shall not exceed a 90-day supply at one (1) time, as applicable to the specific contraceptive drug or supply.</p>	<p>You pay nothing of the allowed amount for specifically listed preventive care services per person, per benefit period.</p> <p>No copayment, deductible or coinsurance required.</p>	<p>You pay costs subject to your out-of-network benefit.</p>
<p>Prescribed Contraceptive Services Includes diaphragms, intrauterine devices (IUDs), implantables, injections and tubal ligation</p>	No copayment, deductible or coinsurance required.	

Immunizations	In-Network	Out-of-Network
<p>Acellular Pertussis, Diphtheria, Hemophilus Influenza B, Hepatitis B, Influenza, Measles, Mumps, Pneumococcal (pneumonia), Poliomyelitis (polio), Rotavirus, Rubella, Tetanus, Varicella (Chicken Pox), Hepatitis A, Meningococcal, Human Papillomavirus (HPV) and Zoster.</p> <p>All immunizations are limited to the extent recommended by the Advisory Committee on Immunization Practices (ACIP) and may be adjusted accordingly to coincide with federal government changes, updates and revisions.</p>	<p>You pay nothing for specifically listed immunizations.</p> <p>No copayment, deductible or coinsurance required.</p>	
<p>Other immunizations not specifically listed may be covered when Medically Necessary and approved by the Blue Cross of Idaho Pharmacy and Therapeutics Committee.</p>	<p>You pay costs subject to your in-network benefit.</p>	<p>You pay costs subject to your out-of-network benefit.</p>

Please Note: Your provider must bill these services as preventive/wellness services.

The specifically listed preventive care services may be adjusted accordingly to coincide with federal government changes, updates, and revisions.

The descriptions above are general in nature, to allow for an overall view of Blue Cross of Idaho's preventive care coverage. For complete descriptions of your policy and policy changes, please read your contract and contract amendment language.



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2020 Health Savings Account (HSA) and Flexible Spending Account (FSA) At-a-Glance

Health Savings Account (HSA)

An HSA is a tax-advantaged savings account that allows you to pay for eligible medical expenses now while saving tax-free for future medical costs. Eligible health care out-of-pocket expenses include medical, dental, vision and prescription drug deductibles, cost-share and copays. You'll find a list of all eligible expenses in IRS Publication 502.

Your HSA account balance grows through:

- University contributions—the University will match 50 cents for every \$1 you contribute up to the maximum amounts indicated in the plan documents.
- Your pre-tax contributions
- Interest earned on your account balance
- Returns from investing the money in your account, once your balance is at least \$2,000.

Note: If you are enrolled in Medicare, you cannot contribute to an HSA. Contact a University of Idaho benefits specialist for more information.

2020 HSA Contribution Maximums

COVERAGE LEVEL	YOUR MAXIMUM CONTRIBUTION	UI'S MAXIMUM MATCHING CONTRIBUTION ¹	MAXIMUM CONTRIBUTION AMOUNT (YOU + UI)
Employee only	\$3,050	\$500	\$3,550
Family ²	\$6,100	\$1,000	\$7,100
Age 55 or older	Additional \$1,000	\$0	Additional \$1,000

¹ To receive the maximum UI matching contribution, contribute \$1,000 for Employee Only coverage or \$2,000 for Family coverage.

² Family coverage includes you plus your spouse; you plus one or more children; or, you plus your spouse or other eligible adult and one or more children.

2020 Flexible Spending Account Contribution Maximums

COVERAGE LEVEL	YOUR MAXIMUM CONTRIBUTION	UI'S MAXIMUM MATCHING CONTRIBUTION	MAXIMUM CONTRIBUTION AMOUNT (YOU + UI)
Employee only	\$2,750	None	\$2,750
Family	\$2,750	None	\$2,750

Note: Estimate your expenses carefully if electing a Flexible Spending Account. If you contribute more than you spend, you'll lose unused funds at the end of the year. Consider carefully if you will experience a life event that may affect your spending needs, such as getting married or your child entering kindergarten.



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2020 Dental Plans At-a-Glance

The chart below summarizes what you will pay for in-network dental care. If you elect Delta Dental Standard or Delta Dental Plus and receive services from non-network dentists, the plan pays your full requested reimbursement or Delta Dental's non-network dentist fee, whichever is less. Willamette Dental does not pay benefits if you see non-network providers.

DELTA DENTAL	DELTA DENTAL STANDARD	DELTA DENTAL PLUS	WILLAMETTE DENTAL	
ANNUAL DEDUCTIBLE/ANNUAL MAXIMUM			ANNUAL DEDUCTIBLE/ANNUAL MAXIMUM	
Individual	\$25	\$50	Annual Deductible	\$0
Family	\$75	\$150	General and Orthodontic Office Visit	\$20 copay
Annual maximum benefit per person, excluding orthodontia	\$1,000	\$1,500	Annual Maximum	None
CLASS I BENEFITS			DIAGNOSTIC AND PREVENTATIVE SERVICES	
<ul style="list-style-type: none"> Preventive care Diagnostic care X-rays 	Plan pays 100%		<ul style="list-style-type: none"> Routine and emergency exams Head and neck cancer screening X-rays Teeth Cleaning Fluoride treatment Sealants (per tooth) Oral Hygiene Instruction Periodontal charting Periodontal evaluation 	Covered with office visit copay
CLASS II BENEFITS				
<ul style="list-style-type: none"> Oral surgery Endodontic care Periodontic care, including periodontal cleaning Minor restorative services 	25% of maximum allowance after deductible	20% of maximum allowance after deductible		
CLASS III BENEFITS			RESTORATIVE DENTISTRY	
<ul style="list-style-type: none"> Major restorative services Prosthodontics 	55% of maximum allowance after deductible	45% of maximum allowance after deductible	Fillings	Covered with office visit copay
			Porcelain-Metal Crown	\$200 copay
CLASS IV BENEFITS			PROSTHODONTICS	
Adult, child orthodontia (Covered services only include those started when coverage under the plan begins)	N/A	50% up to lifetime maximum benefit of \$1,500 per person	Root Canal Therapy	\$75 - \$150 copay
			Osseous Surgery (Per Quadrant)	\$150 copay
			Root Planing (Per Quadrant)	\$60 copay

	ORAL SURGERY	
	Routine Extraction (Single Tooth)	Covered with Office Visit copay
	Surgical Extraction	\$75 copay
	ORTHODONTIA TREATMENT	
	Pre-orthodontia Treatment	\$150 copay; copay credited toward comprehensive orthodontia treatment
	Comprehensive Orthodontia Treatment	\$1,500 copay
	RESTORATIVE DENTISTRY	
	Fillings	Covered with office visit copay
	Porcelain-Metal Crown	\$200
	MISCELLANEOUS	
	Local Anesthesia	Covered with office visit copay
	Dental Lab Fees	Covered with office visit copay
	Nitrous Oxide	\$40 copay
	Specialty Office Visit	\$30 copay
	Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100

2020 Full-time Employees' Per Pay Contributions for Dental Coverage

COVERAGE LEVEL	DELTA DENTAL STANDARD	DELTA DENTAL PLUS	WILLAMETTE DENTAL
Employee only	\$0.00	\$3.72	\$3.88
Employee + spouse or other eligible adult	\$0.00	\$8.32	\$7.44
Employee + child	\$0.00	\$7.43	\$7.39
Employee + children	\$0.00	\$14.12	\$14.13
Employee + family (spouse or other eligible adult + children)	\$0.00	\$15.01	\$15.20



University
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2020 Vision Plan (VSP) At-a-Glance

SERVICE	VSP PROVIDER (IN-NETWORK)	NON-VSP PROVIDER (OUT-OF-NETWORK)
Eye Exam—annual	\$10 deductible: Plan pays 100%	\$10 deductible: Plan reimburses up to \$52
Eyeglass lenses (once every 12 months)	\$25 deductible ¹ : Plan pays 100%	\$25 deductible ¹ Plan reimburses up to:
Single vision		\$55
Bifocal		\$75
Trifocal		\$95
Lenticular		\$125
Progressive	\$60 - \$119 deductible: Plan pays 100%	Not covered
Eyeglass frames (once every 2 years)	\$25 deductible ¹ : Plan pays up to \$120	\$25 deductible ¹ : Plan reimburses up to \$45
Contact lenses (once every 12 months)	Plan pays up to \$120 for contacts and fitting exam	Plan reimburses up to \$105 for contacts and fitting exam

¹ Deductible applies to a complete pair of glasses or frames, whichever you choose.

2020 Employees' Per-Pay Contributions for Vision Coverage

COVERAGE LEVEL	VSP VISION SERVICES
Employee only	\$0.00
Employee + spouse or other eligible adult	\$0.00
Employee + child	\$0.00
Employee + children	\$0.00
Employee + family (spouse or other eligible adult + children)	\$0.00



University
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2020 Death Benefit At-a-Glance

The University provides basic Life Insurance equal to one times your base annual salary, to a maximum benefit of \$500,000, at no cost to you.* You may buy optional Life Insurance of up to four times your base annual salary, to a maximum benefit of \$1,000,000. You also may buy Life Insurance coverage for your spouse, in increments between \$10,000 and \$250,000, and eligible dependent children, for \$5,000, \$10,000 or \$25,000.

Per-paycheck contributions for optional dependent Life Insurance range from \$0.30 for \$5,000 of coverage to \$1.50 for \$25,000 of coverage.

Tobacco-use and Life Insurance Rates

When you enroll for University benefits coverage, you'll be asked about your tobacco use. If you or your spouse uses tobacco of any kind, you'll pay higher rates for optional employee and spouse Life Insurance than non-tobacco users; however, if you or your spouse (or both if you are both tobacco users) complete a tobacco-cessation program during the year and remain tobacco free for 12 months, your rates will decrease the next year. For information on changing your tobacco-use status, email benefits@uidaho.edu.

2020 Full-Time Employees' Per-Pay Contributions for Optional Employee and Spouse Life Insurance

COVERAGE LEVEL	PERCENT OF YOUR BENEFITS PAID	
Age	Tobacco Non-User	Tobacco User
Under 30	\$0.05	\$0.08
30-34	\$0.06	\$0.09
35-39	\$0.07	\$0.11
40-44	\$0.10	\$0.16
45-49	\$0.15	\$0.24
50-54	\$0.23	\$0.36
55-59	\$0.41	\$0.51
60-64	\$0.57	\$0.74
65-69	\$0.88	\$1.27
70+	\$1.58	\$2.14

** Employees who are covered by an employer-provided benefit of more than \$50,000 must pay income taxes on the value of the excess benefits. The University is required to report this taxable income on your W-2 form.*



2020 AD&D At-a-Glance

AD&D Insurance protects you and your family in case of death, loss of a limb or eyesight, and certain other conditions that result from an accident. If you die from a covered accident, AD&D pays a benefit in addition to your Life Insurance.

You may choose coverage for yourself and your family members. Employee coverage is available for one to five times your annual salary, to a maximum benefit of \$1,000,000. Coverage for family members pays a percentage of your benefits, as shown in the table below.

AD&D Coverage and Benefit Paid Per Covered Family Member

Coverage Level	Percent of Your Benefits Paid
Employee Only	100%
Employee + Spouse	100% for employee; 50% for spouse
Employee + Children	100% for employee; 10% up to \$25,000 per child
Employee + Spouse And Child(ren)	100% for employee; 40% for spouse; 5% per child

2020 Full-time Employees' Per Pay Contributions

Coverage Level	Percent of Your Benefits Paid
Employee Only	\$0.030
Family	\$0.045 per entire family



2020 Disability Insurance At-a-Glance

If you're injured or become ill and it's not work-related, disability insurance pays you part of your income while you're away from work.

Short-term Disability

The University provides basic coverage at no cost to you: 50 percent of your income, up to \$500 a week. You may increase your coverage to 60% or 66.67%.

After you've been unable to work for 30 continuous days, Short-term Disability (STD) payments begin on day 31 (not including sick leave days). STD continues for up to six months from your last day worked. (See the example below.)

STD Waiting Period Example

- You take six weeks of medically necessary leave after the birth of your child.
- The first 30 days of medically necessary leave satisfy the STD waiting period.
- STD benefits begin after the waiting period, which is the latter of the 31st consecutive day of being "totally disabled" or when you no longer have any sick leave time remaining.
- You receive STD benefits during the remaining 12 days of leave. If you are out of work beyond that period for parenting time, STD benefits won't continue because you're medically able to work.

1 Example assumes no available accrued sick leave.

Long-term Disability

The University provides basic coverage at no cost to you; 50% of your income up to \$2,000 a month. You may increase your coverage to 60% or 66.67%.

After six months of STD benefit payments, Long-term Disability (LTD) benefit payments may begin. See the Plan Summary Documents for more information.

2020 Full-Time Employees' Per-Pay Contributions

Short-term Disability Insurance		Long-term Disability Insurance	
SHORT-TERM DISABILITY	PER \$10 OF BENEFIT COVERAGE	LONG-TERM DISABILITY	PER \$100 OF BENEFIT COVERAGE
50% up to \$500 per week	University paid	50% up to \$2,000 per month	University paid
60% up to \$700 per week	\$0.051	60% up to \$3,000 per month	\$0.155
66.67% up to \$1,250 per week	\$0.080	66.67% up to \$5,000 per month	\$0.300



University of Idaho – Summary of Services

<p>COUNSELING SERVICES</p> <p>Up to eight (8) counseling sessions are available for issues affecting employees and their dependents. Individuals may speak with a professional counselor by phone, and the Employee Assistance Program will provide a referral to see a local counselor at no cost for issues such as:</p>	<ul style="list-style-type: none"> • Anxiety and stress • Depression • Grief • Parenting • Drug or alcohol abuse 	<ul style="list-style-type: none"> • Transition and change • Relationships—individual, marital, and family
<p>FAMILY CAREGIVING SERVICES</p> <p>Referrals and information are available on a variety of family matters, including:</p>	<p><i>CHILD CARE AND PARENTING</i></p> <ul style="list-style-type: none"> • Prenatal care • Daycare/summer camps • Special needs services • Preparing students for college 	<p><i>ELDER CARE</i></p> <ul style="list-style-type: none"> • Assisted living • In-home care • Transportation services • Adult day care
<p>LEGAL SERVICES</p> <p>A 30 minute phone or in-person consultation is available to help answer basic legal questions and simplify the process of obtaining legal help. Some common legal concerns include:</p>	<ul style="list-style-type: none"> • Adoption • Bankruptcy • Child custody • Criminal issues • Divorce 	<ul style="list-style-type: none"> • Estate planning • Immigration • Real estate • Tenant's rights • Mediation
<p>FINANCIAL SERVICES</p> <p>A telephonic consultation with a qualified financial consultant is available to assist with a variety of financial concerns such as:</p>	<ul style="list-style-type: none"> • Bankruptcy alternatives • Budgeting and cash flow • Credit issues • Identity theft 	<ul style="list-style-type: none"> • Education funding • Income taxes • Mortgages • Retirement planning
<p>CONVENIENCE SERVICES</p> <p>The Employee Assistance Program includes complimentary referrals to convenience services to help members make the most of their money and free time.</p>	<ul style="list-style-type: none"> • Repairs • Moving and relocation services • Cleaning services • Car and hotel reservations • Sightseeing tours 	<ul style="list-style-type: none"> • Destination guides • Dining • Personal shopping • Gift recommendations
<p>ONLINE TOOLS AND INFORMATION</p> <p>EAPHelplink.com is an interactive web-based self-service solution. The site provides a wide array of life management tools to help members with a variety of personal and/or work related issues in a private and convenient manner.</p>	<ul style="list-style-type: none"> • Research articles • Wellness articles • Online trainings • Monthly webinars 	<ul style="list-style-type: none"> • Self-search locators for child, academic and adult care resources • And much more!

CONFIDENTIALITY: All discussions between you and your EAP professional are confidential. Information regarding your contact with the EAP cannot be released without your written consent, except by court order, imminent threat of harm to self or others, or in situations of abuse (such as child or elder abuse).

NO OUT-OF-POCKET COST: Your EAP is offered at no cost. Most concerns can be resolved directly with your EAP professional, but in the case that additional services are needed, your EAP professional will work with you to identify the most appropriate and affordable community resource to help meet your needs. Please note that referrals to services outside the EAP benefit may require out-of-pocket cost.

For more information about your Employee Assistance Program please contact us as listed below.

Phone: 800-999-1077

Website: www.EAPHelplink.com

Company Code: UI1

Retirement Plans



Required Participation in Plans

University of Idaho employees participate in the following plans, based on eligibility. The University of Idaho policy on these retirement plans is located in the Faculty-Staff Handbook, Section 3730.

The Idaho State Board of Education requires participation in the retirement plans as follows:

- **Classified Employees** are required to participate in the Public Employee Retirement System of Idaho (PERSI). This applies to Classified Staff and Temporary Hourly Employees working 20 hours/week for five or more consecutive months are eligible for PERSI benefits.
- **Faculty and Non-Faculty Exempt Employees** are required to participate in the Optional Retirement Plan (ORP).
- **Faculty and Non-Faculty Exempt Employees** that elected to remain with PERSI when the ORP was initially rolled out and New Employees that are already vested with PERSI (either from a previous position with the University or from a prior employer) can choose to continue contributing the PERSI.

PERSI

- A defined benefit plan governed by the PERSI plan document.
- Employee contributions: 7.16 percent
- University contributions: 11.94 percent
- Employees are vested after 5 years (60 months)

ORP

- A defined contribution plan administered by Teachers Insurance Annuity Association (TIAA) and Variable Annuity Life Insurance Corporation (VALIC-AIG)
- Employee must choose a plan administrator, TIAA or VALIC-AIG
- Employee contributions: 6.97 percent
- University contributions: 9.255 percent
- Employees are immediately vested upon enrollment
- Both administrators (TIAA & VALIC-AIG) offer diverse investment options for eligible employees.
- Membership is portable with any other higher education institution offering retirement plans through TIAA or VALIC-AIG.
- Eligibility requirements and benefits are governed by the ORP plan documents that can be found on the Idaho State Board of Education Finance and Administration website.

Supplemental Retirement

Supplemental tax sheltered retirement plans are available to benefit-eligible employees. Contributions are not matched by the University, but they are deducted before income taxes and deposited each pay period with the provider or providers chosen by the employee. Changes to contribution amounts can be made at any time by completing and submitting a new salary reduction form. The form is available on the benefits website at www.uidaho.edu/human-resources/benefits/forms.

SICK AND ANNUAL LEAVE CHART
(EFFECTIVE JANUARY 27, 2008)

EMPLOYEE TYPE	APPOINTMENT YEAR	SICK LEAVE DAYS/YEAR	SICK LEAVE/HOUR WORKED	SICK LEAVE HRS/BIWK	ANNUAL LEAVE DAYS/YEAR	ANNUAL LEAVE HOUR WORKED	ANNUAL LEAVE HRS/BIWK	ANNUAL LEAVE	ANNUAL LEAVE MAX ACCRUAL	
								HRS/2 BIWK	(days)	(hours)
Classified Longevity	FY									
	A (0-4.9 yrs & TP)	12	.04625	3.7	12	.04625	3.7	7.4	24	192
	B (5-9 yrs)	12	.04625	3.7	15	.05750	4.6	9.2	30	240
	C (10-14 yrs)	12	.04625	3.7	18	.06875	5.5	11.0	36	288
	D (15-19 yrs)	12	.04625	3.7	21	.08125	6.5	13.0	42	336
E (20+ yrs)	12	.04625	3.7	21	.08125	6.5	13.0	42	336	
Faculty and NF Exempt	AY	12	.04625	3.7	0	0	0	0	0	0
	FY	12	.04625	3.7	24	.0925	7.4	14.8	30	240
Postdoctoral Fellows	AY	12	.04625	3.7	0	0	0	0	0	0
	FY	12	.04625	3.7	24	.0925	7.4	14.8	30	240

Leave accumulation for half time but less than full time service is accrued proportionally. Leave time printed on stub is two weeks behind.

Teaching Assistants (TA) and Research Assistants (RA) [previously Instructional Assistants (IA) and Grad Assistants (GA)] do not accrue any sort of leave.

Credited State Service (CSS) and sick/annual leave are to accrue on:

1. all hours worked ("worked" being defined as being in actual performance of job duties)
2. while on "approved leave"
 - if a classified employee works 48 hours in one week, the CSS and sick/annual leave will accrue for those 48 hours, regardless of whether the employee receives overtime pay or compensatory time
 - if a classified employee works 32 hours in one week and takes 8 hours of sick or annual leave, CSS and sick/annual leave will accrue for 40 hours
 - if an employee works 32 hours in one week and takes 8 hours of comp time, CSS and sick/annual leave will accrue for 32 hours

The system will accrue CSS and sick/annual leave during the actual work period, employees will notice that no CSS or sick/annual leave will accrue for the period of time when they are reducing their compensatory time balances ("taking comp time").