

Employee Benefits Summary



REGIS
UNIVERSITY



Effective May 1, 2023 - April 30, 2024

Benefits built for you

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At Regis University, we care about you. That's why we offer benefits that support your physical, mental, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2023–2024 plan year (May 1, 2023, through April 30, 2024). Then, choose the options that are best for you and your family.



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Who is eligible

If you are a regular employee with an FTE of .50 or higher, you are eligible for benefits on the first day of the month following or coinciding with your date of hire.

Many of the plans allow you to cover your eligible dependents, which include:

- ◆ Your legal spouse (including same-sex spouse if legally married), common law spouse, domestic partner, or civil union partner.
- ◆ Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- ◆ Your dependent children of any age who are physically or mentally unable to care for themselves (provided the child was disabled prior to age 26).

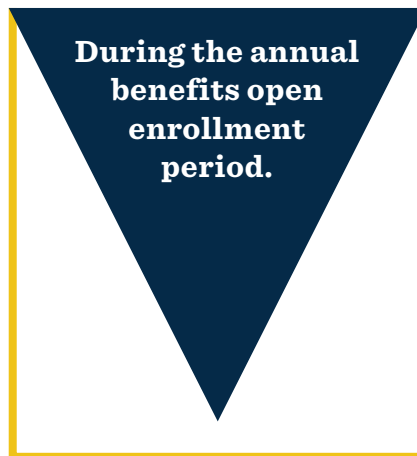
Who pays

Some benefits are 100% paid by Regis University, while others require you to contribute.

<i>Benefit</i>	You Pay	Regis University Pays
Medical Insurance	◆	◆
Dental Insurance	◆	◆
Vision Insurance	◆	
Health Savings Account	◆	◆
Flexible Spending Accounts	◆	
Basic Life and AD&D Insurance		◆
Supplemental Life and AD&D Insurance	◆	
Disability Insurance		◆
Accident Insurance	◆	
Critical Illness Insurance	◆	
Employee Assistance Program		◆

When to enroll

You can only sign up for benefits or change your benefits at the following times.



NOTE: All elections will be made through Workday.

The choices you make at this time will remain in place through the end of the current plan year unless you experience a qualifying life event as described on [page 4](#). If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

How to enroll

To enroll in benefits, log into your Workday account and follow the steps provided by Human Resources.

Changing your benefits

Due to IRS regulations, once you have made your elections for the current plan year, you cannot change your benefits until the next annual open 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 include, but are not limited to:

- ◆ Marriage, divorce, or legal separation.
- ◆ Birth or adoption of an eligible child.
- ◆ Death of your spouse (includes domestic partner and civil union spouse) or covered child.
- ◆ 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.



Benefits changes must be entered in Workday within 30 days of the qualifying life event.

Change requests submitted after 30 days cannot be accepted. You will need to upload proof of the event, such as a marriage license or birth certificate.



Medical Insurance

Regis University offers four medical plan options: three through UnitedHealthcare (UHC) and one through Kaiser Permanente (KP).


Before you enroll in medical coverage, take some time to fully understand how each plan works. Refer to [pages 6](#) and [7](#) for an overview of the plan benefits.

Before you choose a plan, consider this:




Do you prefer to see a Primary Care Physician (PCP) to get referrals for the care you need, and pay less for medical insurance out of your paycheck and when you need care?

Consider the UHC Encompass Navigate Plan.




Are you able to budget for your deductible by setting aside pre-tax dollars from your paycheck in a health savings account (HSA), and do you value choosing your own provider from the nation's largest network?

Consider the UHC Captivate HSA.



Do you prefer the centralized Kaiser model of healthcare, seeing a Primary Care Physician (PCP) to get referrals for the care you need, and paying less when you need care?

Consider the KP HMO Plan.



Do you value choosing your own provider from the nation's largest network, and prefer to pay more for medical insurance out of your paycheck, but less when you need care?

Consider the UHC Encompass Plan.

Are you covering your spouse and/or children?

◆ **Captivate HSA members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum DO NOT apply. The family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum.

◆ **UHC Encompass Navigate Plan, UHC Encompass Plan, or KP HMO Plan members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

Medical Insurance

The table below summarizes the benefits of each medical plan

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UHC Captivate HSA Plan¹		UHC Encompass Navigate Plan
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network Only</i>
Provider Network	UHC Choice Plus	N/A	UHC Navigate
Calendar Year Deductible Individual/Family	\$2,000 / \$4,000	\$5,000 / \$10,000	\$1,000 / \$2,000
Out of Pocket Maximum (includes deductible, copays and coinsurance) Individual/Family	\$5,500 / \$11,000	\$11,000 / \$22,000	\$5,500 / \$11,000
Preventive Care	Plan pays 100%	Not Covered	Plan pays 100%
Physician Services			
Dispatch Health	15% after ded.	N/A	\$40 copay
Telemedicine	\$49 fee per consult	Not covered	\$10 copay
Primary Care Physician	15% after ded.	50% after ded.	\$20 copay
Specialist	15% after ded.	50% after ded.	\$40 copay
Urgent Care	15% after ded.	15% after ded.	\$40 copay
Mental Health (MH)	15% after ded.	50% after ded.	\$20 copay (Outpatient Svcs.) 20% after ded. (Inpatient Svcs.)
Lab/X-ray			
Diagnostic Lab/X-ray	15% after ded.	50% after ded.	20% after ded.
High-Tech Services (MRI, CT, PET)	15% after ded.	50% after ded.	20% after ded.
Hospital Services			
Inpatient	15% after ded.	50% after ded.	20% after ded.
Outpatient	15% after ded.	50% after ded.	20% after ded.
Emergency Room	15% after ded.	15% after ded.	20% after ded.
Chiropractic Care and Acupuncture Limit of 20 visits per calendar year	15% after ded.	50% after ded.	\$40 copay
Physical, Occupational, and Speech Therapy Limit of 60 visits per calendar year combined	15% after ded.	50% after ded.	\$40 copay
Prescription Drugs (Up to a 30-day supply)			
Tier 1	\$10 copay ²	Not Covered	\$10 copay
Tier 2	\$30 copay ²		\$30 copay
Tier 3	\$60 copay ²		\$60 copay
Specialty	20% up to \$250 ²		20% up to \$250
Mail Order (Up to a 90-day supply)	2x retail copay ²		2x retail copay

Note: Enhanced autism spectrum disorder services for enrolled dependent children from birth through 18 years of age are available. Benefits for autism will be covered the same way as benefits for mental health are covered. Contact UnitedHealthcare for details.

(1) For individual Captivate HSA Plan coverage, the individual deductible is the amount the member must pay each calendar year before the plan begins paying toward covered services. If electing dependent coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket max.

(2) Once the Captivate HSA Plan deductible has been met, Prescription Drug copays apply.

Medical Insurance

The table below summarizes the benefits of each medical plan

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UHC Encompass Plan		KP HMO Plan
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network Only</i>
Provider Network	UHC Choice Plus	N/A	Kaiser
Calendar Year Deductible Individual/Family	\$1,000 / \$2,000	\$5,000 / \$10,000	\$1,000 / \$2,000
Out of Pocket Maximum (includes deductible, copays and coinsurance) Individual/Family	\$5,500 / \$11,000	\$11,000 / \$22,000	\$5,500 / \$11,000
Preventive Care	Plan pays 100%	Not Covered	Plan pays 100%
Physician Services			
Dispatch Health	\$40 copay	N/A	\$40 copay
Telemedicine	\$10 copay	Not Covered	Plan pays 100%
Primary Care Physician	\$20 copay	50% after ded.	\$20 copay ¹
Specialist	\$40 copay	50% after ded.	\$30 copay
Urgent Care	\$40 copay	\$40 copay	\$40 copay
Mental Health (MH)	\$20 copay (Outpatient Svcs.) 20% after ded. (Inpatient Svcs.)	50% after ded. (In & Outpatient Svcs.) Requires preauth or benefit reduces	\$20 copay (Outpatient Svcs.) 20% after ded. (Inpatient Svcs.)
Lab/X-ray			
Diagnostic Lab/X-ray	20% after ded.	50% after ded.	20% after ded.
High-Tech Services (MRI, CT, PET)	20% after ded.	50% after ded.	20% after ded.
Hospital Services			
Inpatient	20% after ded.	50% after ded.	20% after ded.
Outpatient	20% after ded.	50% after ded.	Ambulatory Surgery Center ² : \$500 copay. Hospital: 20% after ded.
Emergency Room	20% after ded.	20% after ded.	20% after ded.
Chiropractic Care and Acupuncture			
Limit of 20 visits per calendar year	\$40 copay	50% after ded.	Not Covered
Physical, Occupational, and Speech Therapy			
Limit of 60 visits per calendar year combined	\$40 copay	50% after ded.	\$20 copay ³
Prescription Drugs (Up to a 30-day supply)			
Tier 1	\$10 copay	Not Covered	Preventive Drugs: Plan pays 100% ⁴ Generic: \$15 copay Brand: \$30 copay Specialty: 20% up to \$250 2x retail copay
Tier 2	\$30 copay		
Tier 3	\$60 copay		
Specialty	20% up to \$250		
Mail Order (Up to a 90-day supply)	2x retail copay		

Note: Enhanced autism spectrum disorder services for enrolled dependent children from birth through 18 years of age are available. Benefits for autism will be covered the same way as benefits for mental health are covered. Contact UnitedHealthcare for details.

(1) Kaiser offers Vision Exam coverage for a \$20 copay. (Additional charges may apply)

(2) Ambulatory Surgery Centers are located in Franklin and Lone Tree. Call Kaiser for additional information.

(3) Speech therapy is not covered by the KP HMO Plan.

(4) Some preventive drugs may have a minor cost associated with them.

Medical Insurance

How the plans work

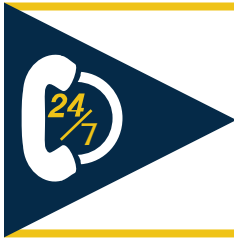
Key Functions	UHC Captivate HSA	UHC Encompass Navigate	UHC Encompass	KP HMO Plan
In & Out-of-Network benefits	Yes	No	Yes	No
How to find in-network providers	UnitedHealthcare Choice Plus https://www.whyuhc.com/choiceplus	UnitedHealthcare Navigate https://www.whyuhc.com/navigate	UnitedHealthcare Choice Plus https://www.whyuhc.com/choiceplus	Kaiser https://healthy.kaiserpermanente.org/colorado/doctors-locations
Pay for care with pre-tax dollars				
Health Savings Account	Yes	No	No	No
Health Care Flexible Spending Account	No	Yes	Yes	Yes
Limited Purpose Health Care Flexible Spending Account	Yes	No	No	No
Regis University contributes money into an account to help you pay for out-of-pocket expenses	*Yes. Regis University contributes money to an HSA: \$250 for employee-only coverage and \$500 for all other tiers.	No	No	No
Individual deductible applies if you cover your family	No, if you cover your family, the family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay; the same rule applies to the out-of-pocket max	Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket max, but an individual will not have to pay more than the individual deductible and out-of-pocket max	Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket max, but an individual will not have to pay more than the individual deductible and out-of-pocket max	Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket max, but an individual will not have to pay more than the individual deductible and out-of-pocket max
How you pay for your portion of In-Network physician services such as primary care physician and specialist visits	You pay coinsurance (a percentage of the total cost) after you meet the deductible	You pay a copay (a set dollar amount)	You pay a copay (a set dollar amount)	You pay a copay (a set dollar amount)
Referrals required?	No	Yes	No	Yes

* HSA contributions are available for first time participants only.

Medical Insurance

UHC Encompass Navigate Plan

Employees who enroll in the UHC Encompass Navigate Plan, **must select a primary care physician (PCP) in the Navigate network** for themselves and each of their enrolled dependents.



Upon initial enrollment, UHC will assign a PCP to you. You may change your PCP at any time to another PCP in the Navigate network or by calling 877-440-5990.

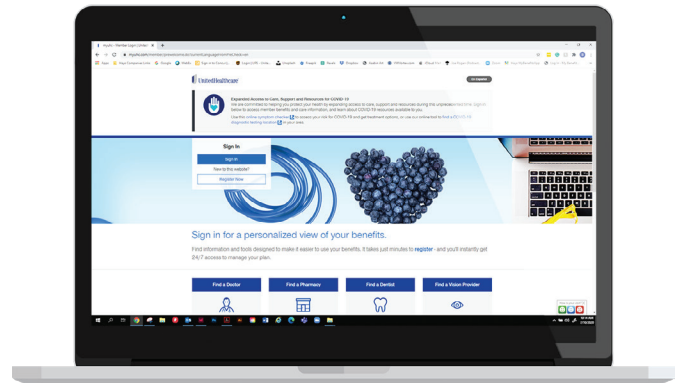
Log into myuhc.com to select or change your PCP:

Go to “Links and Tools” > click on “Find Medical and Mental Health Providers and Facilities” > select “Medical Directory” > select “All United Healthcare Plans” and choose your Navigate Plan.

◆ Your PCP must be a general practice, family practice, pediatrician, or internal medicine physician in the Navigate network. Each family member must have a selected PCP in the state of Colorado.

◆ If you need to see a specialist, you need a referral from your PCP. A referral is required even if you are already seeing a specialist. Visit myuhc.com to confirm your referrals from your PCP.

◆ Questions? Contact UHC Member Services at 877-440-5990



Note: Referrals are not required for services from an In-Network OB/GYN, behavioral health and substance abuse disorder clinicians, providers who provide routine refractive exams, urgent and convenience care centers, and In-Network emergency rooms (as appropriate).



Although the Navigate network is not available in all states, please note that Navigate is actually very large. In fact, 98.05% of the providers visited by Regis University members in 2022 were already participating in the Navigate network. In other words, if you aren't already enrolled in our Navigate plan, there's a very good chance your provider is already In-Network with Navigate!

Employees who live outside of Colorado should consult with the Department of Human Resources before selecting the UHC Encompass Navigate Plan. If you do not live in Colorado, you may consider selecting the Regis University Encompass Plan or the Captivate HSA Plan, which provide nationwide In-Network providers.

Medical Insurance

Restricted generic prescription program

When it comes to prescription medications, you and your doctor often have a choice between a brand-name drug and its generic equivalent. FDA-approved generic prescription drugs are just as effective as their brand-name equivalents, but they cost significantly less. Even though these drugs may appear different, they have the same active ingredients as their brand-name counterparts.

When filling a prescription, the pharmacist will automatically substitute a generic, if one is available, for the brand-name drug. If you request the brand over the generic, you will pay the brand-name copay plus the difference in the cost between the brand and the generic drug. This also applies if your doctor writes dispense as written (DAW) on the prescription. Talk with your doctor about lowering your out-of-pocket costs by switching to a generic medication.

Specialty designated pharmacy program

In order to fill a specialty medication, you must enroll in the Specialty Designated Pharmacy Program. To enroll in the program, call the member services number on the back of your medical ID card.

After enrollment in the Designated Specialty Pharmacy Program, specialty prescriptions can be obtained. Information on the Adherence Program, educational materials, lower-cost alternatives, and condition-specific programs may be provided, if available.

Once the pharmacy receives your prescription, the medication will be shipped to your home within one to three business days. After the initial shipment, you will receive an automated message five to seven days before each refill to remind you to set up delivery of your medication.

Medical Costs

Listed below are the semi-monthly costs (deducted from 24 paychecks per year) for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. In months with three paychecks, no deductions will be made from your third paycheck.

Level of Coverage Employees Annual Compensation	UHC Captivate HSA Plan			UHC Encompass Navigate Plan		
	Up to \$50,000	\$50,001 - \$75,000	More than \$75,000	Up to \$50,000	\$50,001 - \$75,000	More than \$75,000
Employee Only	\$59.30	\$62.90	\$66.65	\$47.40	\$54.50	\$62.70
Employee + Spouse	\$191.75	\$203.30	\$215.55	\$168.40	\$193.65	\$222.70
Employee + Child(ren)	\$178.45	\$189.25	\$200.65	\$156.15	\$179.60	\$206.45
Employee + Family	\$275.00	\$291.60	\$309.10	\$241.40	\$277.70	\$319.25

	UHC Encompass Plan			KP HMO Plan		
	Up to \$50,000	\$50,001 - \$75,000	More than \$75,000	Up to \$50,000	\$50,001 - \$75,000	More than \$75,000
Employee Only	\$149.00	\$157.85	\$167.40	\$73.30	\$77.65	\$82.30
Employee + Spouse	\$363.90	\$385.75	\$408.85	\$216.20	\$229.10	\$242.90
Employee + Child(ren)	\$345.70	\$366.45	\$388.45	\$205.40	\$217.75	\$230.80
Employee + Family	\$527.60	\$559.30	\$592.80	\$313.40	\$332.25	\$352.25

Note: The portion of premiums paid by employees for a domestic partner or civil union partner will be withheld on a post-tax basis, and the portion of premiums paid by Regis University will be added to your earnings as taxable income.

Medical Insurance

Telemedicine visits

Telemedicine visits let you see and talk with a doctor from your mobile device or computer for a wide range of non-emergency medical conditions. UHC members can access virtual visits by logging on to myuhc.com. KP members can access E-Visits by logging on to kp.org. Applicable copays will be due at time of service.

Key terms to know

Copay

A fixed dollar amount that you may pay for certain covered services. Typically, your copay is due up front at the time of service.

Deductible

The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.

Your deductible accumulates on a calendar year, and will reset January 1st, 2024.

Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service. Your deductible & coinsurance both accumulate on a calendar year, and will reset January 1st, 2024.

Out-of-Pocket maximum




This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan will pay 100% of covered services the rest of the year.

Your Out of Pocket Maximum accumulates on a calendar year, and will reset January 1st, 2024.

Medical Insurance

In-Network preventive care is free for medical plan members

The Regis University medical plans pay 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket.

 <p>What is preventive care?</p> <p>The focus of preventive health care is to PREVENT illnesses, disease, and other health problems, and to DETECT issues at an early stage when treatment is likely to work best.</p>	 <p>Why is preventive care important?</p> <p>It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to IDENTIFY FUTURE HEALTH RISKS.</p>	 <p>What's covered?</p> <p>Covered preventive services VARY BY AGE AND GENDER. Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.</p>
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Save money on your healthcare



Choose an In-Network provider

◆ Choose an In-Network provider and you'll pay less out of your pocket. Why? Because In-Network doctors and facilities contract with the insurance company and agree to charge a lower price for services.



Request an In-Network lab

◆ When your doctor orders a test, confirm that an In-Network lab will be used. If your tests are sent to an Out-of-Network lab, you may incur additional out-of-pocket expenses.



Check your explanation of benefits

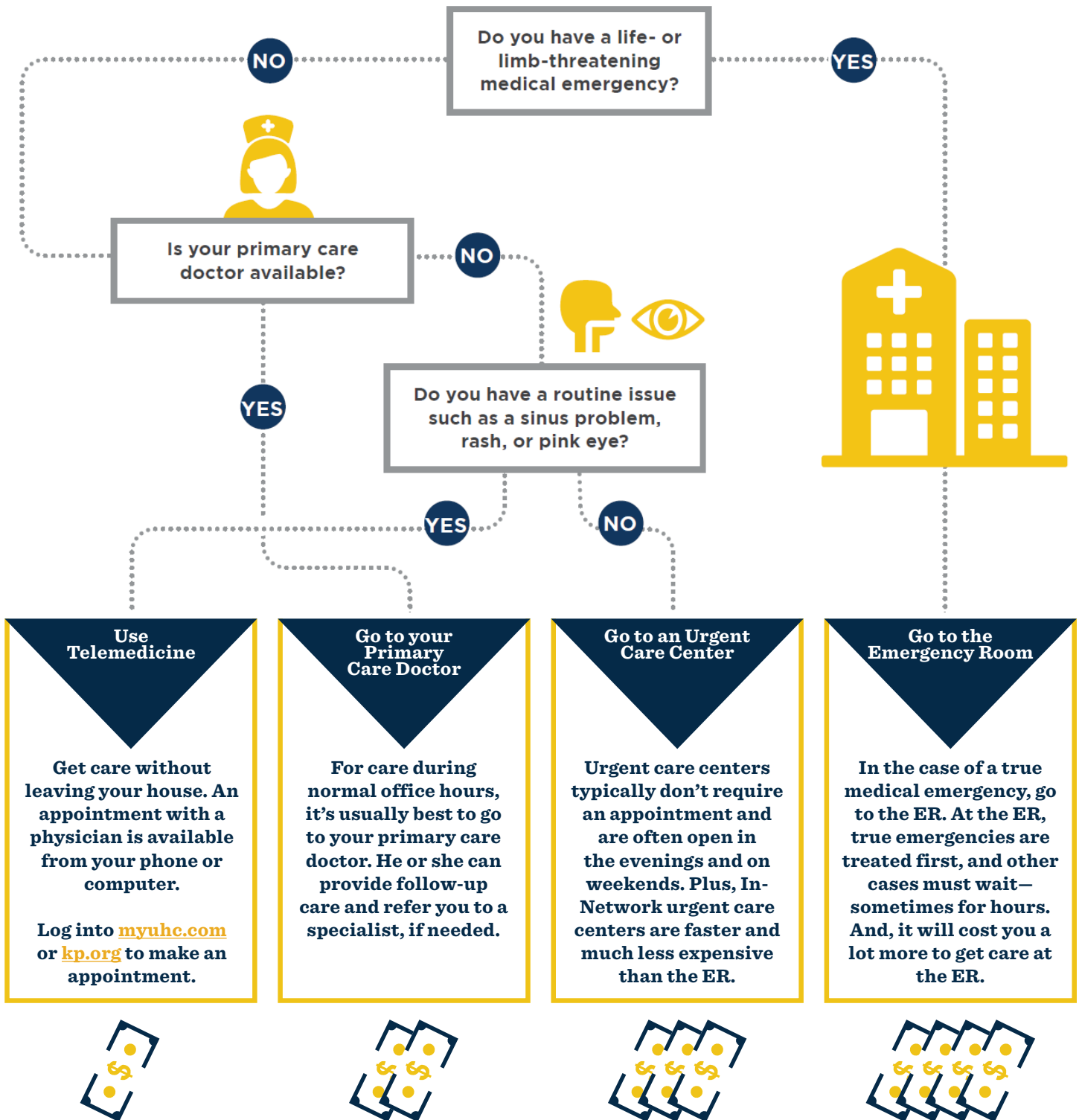
◆ After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at myuhc.com or kp.org.

Medical Insurance

Know where to go for your healthcare

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



Dental Insurance

Regis University offers two dental insurance plan options through Delta Dental.

Delta Dental “Regi” plan: Allows you the freedom to choose any provider. However, you will pay the least amount out of your pocket when you choose a Delta Dental PPO provider.

Delta Dental Premier providers are also In-Network, guaranteeing no balance billing. However, the cost for service may be slightly higher than Delta’s PPO network.

The cost for any services performed by an Out-of-Network provider is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the provider (balance-billing). Use the Find a Dentist search tool at deltadentalco.com to find an In-Network provider through Delta Dental.

Delta Dental “Rangers” plan: Offers In-Network benefits only within the Delta Dental PPO Network. Delta Dental Premier providers are not eligible providers through this plan, and there is no Out-of-Network coverage available. Locate a Delta Dental PPO network provider via the Find a Dentist search tool at deltadentalco.com.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.



Summary of Covered Benefits	Delta Dental “Regi” Plan PPO/Premier Network	Delta Dental “Rangers” Plan PPO Network Only
Calendar Year Deductible Individual/Family	\$50 / \$150	\$50 / \$150
Calendar Year Benefit Maximum	\$1,500	\$750
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	20% after ded.
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after ded.	50% after ded.
Orthodontia Services	50% (child to age 19)	None
Orthodontia Lifetime Maximum	\$1,500	None

Dental Costs

Listed below are the semi-monthly costs (deducted from 24 paychecks per year) for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. In months with three paychecks, no deductions will be made from your third paycheck.

Level of Coverage	Delta Dental “Regi” Plan	Delta Dental “Rangers” Plan
Employee Only	\$8.00	\$2.00
Employee + Spouse	\$20.00	\$5.50
Employee + Child(ren)	\$24.00	\$7.50
Employee + Family	\$39.00	\$10.00

Note: The portion of premiums paid by employees for a domestic partner or civil union partner will be withheld on a post-tax basis, and the portion of premiums paid by Regis University will be added to your earnings as taxable income.

Vision Insurance

Regis University offers a vision insurance plan through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at vsp.com.


The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan	
	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$10 copay	Reimbursement up to \$45
Lenses (every 12 months) Single/Bifocal/Trifocal/Progressives	\$10 copay	Reimbursement up to \$30/\$50/\$65
Frames (Every 24 months)	\$180 allowance after \$10 copay; 20% off any amount above the allowance	Reimbursement up to \$70
Contact Lenses (Every 12 months in lieu of standard plastic lenses or frames)	\$180 allowance	Reimbursement up to \$105

Extra Savings

VSP provides additional savings on glasses, sunglasses, retinal screenings, and laser vision correction to plan members.

Visit vsp.com/special-offers for details.



Vision Costs

Listed below are the semi-monthly costs (deducted from 24 paychecks per year) for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis. In months with three paychecks, no deductions will be made from your third paycheck.

Level of Coverage	VSP Vision Plan
Employee Only	\$4.78
Employee + Spouse	\$8.98
Employee + Child(ren)	\$8.22
Employee + Family	\$14.07

Note: The portion of premiums paid by employees for a domestic partner or civil union partner will be withheld on a post-tax basis, and the portion of premiums paid by Regis University will be added to your earnings as taxable income.

Budgeting For Your Care



You can save about 20%* on your care by putting money in a health savings account or flexible spending account. This is because you don't pay taxes on your contributions.

Compare your options

	Health Savings Account Details on page 17	Health Care Flexible Spending Account Details on page 18	Limited Purpose Health Care Flexible Spending Account Details on page 18	Dependent Care Flexible Spending Account Details on page 18
Eligible Plans	UHC Captivate HSA	UHC Encompass, UHC Encompass Navigate, KP HMO Plan	UHC Captivate HSA	All Plans
Eligible Expenses	Deductibles, copays, and other health-related expenses	Deductibles, copays, and other health-related expenses	Deductibles, copays, and other health-related expenses	Child and adult care services
Your total contribution is available in full on your first day of coverage	No	Yes	Yes	No
You can change your election throughout the year	Yes	No	No	No
Funds roll over from one year to the next	Yes	Up to \$610	Up to \$610	No

*Percentage varies based on your tax bracket.

Health Savings Account

If you enroll in the UHC Captivate HSA Plan, you are eligible to open and fund a health savings account (HSA) through WEX.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

Regis University Contributions

The first time you enroll in the UHC Captivate HSA Plan, Regis University will help you save by providing a one-time contribution to your HSA.

◆ **Employee-only coverage:** \$250

◆ **All other coverage levels:** \$500

2023 IRS HSA Contribution Maximums

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

◆ **Individuals:** \$3,850 (2022 was \$3,650)

◆ **All other coverage levels:** \$7,750 (2022 was \$7,300)

If you are age 55+ within the current calendar year, you may contribute an additional \$1,000.

HSA Eligibility

You are eligible to fund an HSA if you are enrolled in the UHC Captivate HSA Plan and meet additional eligibility requirements. Refer to IRS Publication 969 for eligibility information.



Use

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, and prescriptions.



Save

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



Invest

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.

Flexible Spending Accounts

Regis University offers three flexible spending account (FSA) options, which are administered by WEX.

Log into your account at wexinc.com/discovery-benefits/ to view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

Healthcare FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Over-the-counter (OTC) medications can be reimbursed under the FSA without requiring a prescription. Menstrual care products are also reimbursable as eligible expenses.

The health care FSA maximum contribution is \$3,050 for the 2023 tax year and \$2,850 for the 2022 tax year.

Limited purpose healthcare FSA (if you fund an HSA)

If you fund an HSA, you are not eligible to fund a health care FSA. However, you can fund a limited purpose health care FSA, which can only be used to reimburse dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$3,050 for the 2023 tax year and \$2,850 for the 2022 tax year.

Dependent care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. 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.

You may contribute up to \$5,000 per household for the current tax year 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 current tax year.

Note: Plan year FSA contributions can only be applied to qualified services performed during the 2023–2024 plan year. Please plan your FSA contributions and expenses accordingly.



When you fund a dependent care FSA to the maximum amount (\$5,000), you may save \$1,000 per year.*

This is because you don't pay taxes on your FSA contributions.

**Amount varies based on your tax bracket.*

Life and Accidental Death & Dismemberment (AD&D)

Insurance

Basic and Supplemental Life and AD&D insurance is designed to provide a lump sum payment to your beneficiaries should you die.

Basic Life and AD&D Insurance

Regis University automatically provides basic life and AD&D insurance through The Hartford to all benefits-eligible employees at no cost. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit.

Benefits will reduce by 30% at age 65, by 50% at age 70, by 70% at age 75, and by 80% at age 80. Please be sure to keep your beneficiary designations up to date.

- ◆ **Employee life benefit:** 1.5x annual earnings up to a maximum of \$300,000
- ◆ **Employee AD&D benefit:** 1.5x annual earnings up to a maximum of \$300,000

Supplemental Life and AD&D Insurance

Regis University provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through The Hartford.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 50% at age 75 and to 80% at age 80.

- ◆ **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$150,000
- ◆ **Spouse:** \$5,000 increments up to 50% of the employee’s election or \$250,000, whichever is less—guarantee issue: \$50,000
- ◆ **Dependent children (to age 26):** \$10,000—guarantee issue: \$10,000

Listed below are the monthly rates for supplemental life and AD&D insurance. The amount you pay for supplemental life and AD&D insurance is deducted from your paycheck on a post-tax basis. Spouse/domestic partner/civil union partner life and AD&D rates are based on *their* age.

Note: The age band premium changes will adjust at the beginning of each plan year (on May 1).

Age	Employee	Spouse/DP/CUP	Per Child	Calculating the cost of coverage	
	Rate Per \$1,000 of coverage	Partner Rate Per \$1,000 of coverage	Rate Per \$1,000 of coverage	Enter the amount of coverage desired	\$ _____
<35	\$0.07	\$0.06	Children 15 days to age 26 \$0.06	Divide the amount by \$1,000	\$ _____
35-39	\$0.09	\$0.08		Multiply the divided number by the rate	X _____
40-44	\$0.12	\$0.11		Monthly Cost	\$ _____
45-49	\$0.18	\$0.17		Multiply by 12 months	\$ _____
50-54	\$0.29	\$0.28		Divide by 24 paychecks	\$ _____
55-59	\$0.46	\$0.45		Per paycheck cost	\$ _____
60-64	\$0.61	\$0.60			
65-69	\$0.93	\$0.92			
70-74	\$1.60	\$1.59			
75+	\$2.72	\$2.71			

If you elect supplemental coverage when you’re first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Hartford.

Disability Insurance

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.



Short-term Disability Insurance

Regis University automatically provides short-term disability (STD) insurance through The Hartford to all benefits-eligible employees at no cost. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- ◆ **Benefit:** 70% of base weekly pay up to \$2,700 per week
- ◆ **Elimination period:** 14 days for accident; 14 days for illness (benefits will begin on the 15th consecutive day of disability)
- ◆ **Benefit duration:** Up to 24 weeks

Long-term Disability Insurance

Regis University automatically provides long-term disability (LTD) insurance through The Hartford to all benefits-eligible employees at no cost. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- ◆ **Benefit:** 60% of base monthly pay up to \$10,000 per month
- ◆ **Elimination period:** 180 days
- ◆ **Benefit duration:** Social security normal retirement age



Accident Insurance

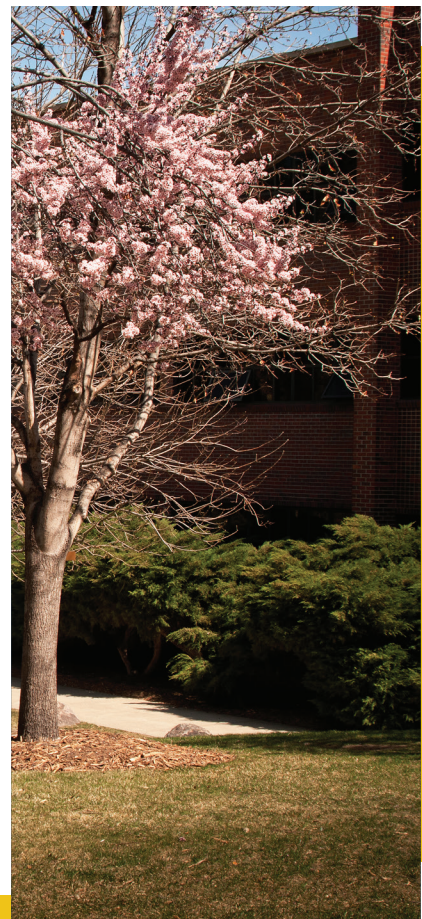
Regis University provides you the option to purchase voluntary accident insurance through The Hartford.

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident.

Accident Insurance Costs

Listed below are the semi-monthly costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

<i>Level of Coverage</i>	Voluntary Accident Insurance
Employee Only	\$3.86
Employee + Spouse	\$6.05
Employee + Child(ren)	\$6.39
Employee + Family	\$10.04



Critical Illness Insurance

Regis University provides you the option to purchase voluntary critical illness insurance through The Hartford.

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

- ◆ **Employee:** \$10,000, \$20,000, or \$30,000
- ◆ **Spouse:** \$5,000, \$10,000, \$15,000
- ◆ **Dependent children:** Up to age 26: \$5,000
- ◆ **Health screening benefit:** \$50

Critical Illness Insurance Costs

Listed below are the semi-monthly rates for voluntary critical illness insurance. The amount you pay for voluntary critical illness insurance is deducted from your paycheck on a post-tax basis.

Note: The age band premium changes will adjust at the beginning of each plan year (on May 1).

Voluntary Critical Illness Insurance

Benefit Amount	Coverage Level	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
\$10,000	Employee Only	\$1.26	\$1.53	\$1.70	\$2.12	\$2.92	\$4.46	\$6.14	\$8.32	\$11.66	\$15.87	\$20.98	\$27.30
	Employee + Spouse/ DP/CUP	\$2.04	\$2.43	\$2.70	\$3.34	\$4.57	\$6.95	\$9.56	\$12.96	\$18.12	\$24.54	\$32.38	\$41.99
	Employee + Child(ren)	\$2.52	\$2.68	\$2.68	\$3.05	\$3.72	\$5.23	\$6.89	\$9.07	\$12.39	\$16.60	\$21.70	\$28.04
	Employee + Family	\$3.50	\$3.78	\$3.84	\$4.37	\$5.49	\$7.85	\$10.43	\$13.83	\$18.98	\$25.40	\$33.24	\$42.85
\$20,000	Employee Only	\$2.20	\$2.70	\$3.03	\$3.88	\$5.35	\$8.50	\$11.86	\$16.23	\$22.89	\$31.31	\$41.53	\$54.19
	Employee + Spouse/ DP/CUP	\$3.44	\$4.18	\$4.68	\$5.95	\$8.36	\$13.08	\$18.29	\$25.09	\$35.41	\$48.38	\$63.92	\$83.14
	Employee + Child(ren)	\$3.45	\$3.86	\$4.01	\$4.76	\$6.25	\$9.27	\$12.61	\$16.97	\$23.63	\$32.05	\$42.27	\$54.92
	Employee + Family	\$4.89	\$5.53	\$5.83	\$6.98	\$9.29	\$13.98	\$19.17	\$25.96	\$36.27	\$49.10	\$64.78	\$84.00
\$30,000	Employee Only	\$3.14	\$3.88	\$4.37	\$5.63	\$7.98	\$12.54	\$17.59	\$24.13	\$34.13	\$46.76	\$62.09	\$81.08
	Employee + Spouse/ DP/CUP	\$4.83	\$5.93	\$6.67	\$8.57	\$12.16	\$19.20	\$27.03	\$37.21	\$52.70	\$71.95	\$95.47	\$124.30
	Employee + Child(ren)	\$4.39	\$5.03	\$5.35	\$6.52	\$8.78	\$13.32	\$18.34	\$24.88	\$34.86	\$47.49	\$62.83	\$81.81
	Employee + Family	\$6.29	\$7.28	\$7.81	\$9.60	\$13.08	\$20.11	\$27.90	\$38.08	\$53.56	\$72.81	\$96.32	\$125.16

Employee Assistance Program

Emotional wellbeing and work-life balance resources to keep you at your best.

SupportLinc offers expert guidance to help you and your family address and resolve everyday issues.



In-the-moment support

Reach a licensed clinician by phone 24/7/365 for immediate assistance.



Financial Expertise

Consultation and planning with a financial counselor.



Legal Consultation

By phone or in-person with a local attorney.



Short-term counseling

Access up to eight (8) no-cost counseling sessions, in-person or via video, to resolve stress, depression, anxiety, work related pressures, relationship issues or substance abuse.



Convenience Resources

Referrals for child and elder care, home repair, housing needs, education, pet care and so much more.



Confidentiality

Strict confidentiality standards ensure no one will know you have accessed the program without your written permission except as required by law.

Start with Navigator

Take the guesswork out of your emotional fitness. Visit supportlinc.com or use your mobile app to navigate and complete the short Mental Health Navigator survey. You'll immediately receive personalized guidance to access support and resources.

Download the app by searching for eConnect Mobile (Curalinc Healthcare) in the app store.



Convenient, on-the-go support

- **Textcoach**® – Personalized coaching with a licensed counselor on mobile or desktop.
- **Animo** – Self-guided resources to improve focus, wellbeing and emotional fitness.
- **Virtual Support Connect** – Moderated group support sessions on an anonymous, chat-based platform.

Your web portal and mobile app

- The one-stop shop for program services, information and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments and videos.



Call the EAP 24/7 at 888-881-5462
or visit supportlinc.com (group code: regisuniversity)

Retirement Savings Plan

Regis University offers a 403(b) retirement savings plan, which is administered by Empower Retirement.

Regular employees who have an FTE of .50 or higher are eligible to participate in the Regis University Defined Contribution Retirement Plan.

The plan provides employees the opportunity to defer compensation on a pre-tax basis, or on an after-tax basis via Roth contributions. Under this plan employees are fully and immediately vested in the benefits once contributions are made. The plan has two components: voluntary retirement contributions and mandatory retirement contributions.

Employees may contribute up to \$22,500 for the 2023 calendar year.

Catch up contributions can be made for employees age 50+ up to \$7,500 for the 2023 calendar year.

Voluntary Retirement Contributions

Eligible employees can immediately participate in the Defined Contribution Plan through voluntary contributions (pre-tax or Roth). There is not an employer contribution associated with voluntary contributions.

Mandatory Retirement Contributions

Employees become eligible for mandatory contributions after completing one year of service. Mandatory contributions consist of a 4% pre-tax deferral and a discretionary 6% Regis University contribution. After an employee has been employed by Regis University for four years, the discretionary contribution increases to 8%.

Retirement plan participation and years of service with any regionally accredited institution of higher education will be counted for purposes of calculating the participant's eligibility. Please contact Human Resources for additional information in regard to the required documentation.

Important Note: If you are currently receiving a paycheck from Regis University, you are not eligible to withdraw funds from the retirement plan, unless you meet certain IRS eligibility requirements. Please refer to the Regis University Defined Contribution Summary Plan Description for more information.



Paid Time Off

Leave benefits allow employees to take time off from work. Certain types of leave are required by law, whereas other types of leave are incentives provided by Regis University. Refer to the Human Resources Policy Manual for complete information on all leaves offered.

Vacation Leave (does not apply to all employees - please see the employee handbook)

Regular, full-time employees earn vacation leave based on the schedule below:

- ◆ Full-time employees with less than five years of continuous service accrue 4.62 hours per pay period (15 workdays or three workweeks annually) with a maximum accrual limit of 120 hours.
- ◆ Full-time employees with at least five but less than ten years of continuous service accrue 6.15 hours per pay period (20 workdays or four workweeks annually) with a maximum accrual limit of 160 hours.
- ◆ Full-time employees who have completed ten or more years of continuous service accrue 6.77 hours per pay period (22 workdays annually) with a maximum accrual limit of 176 hours.
- ◆ President, Vice Presidents, Assistant/Associate Vice Presidents, Deans, and equivalent titles accrue 6.77 hours per pay period (22 workdays annually) with a maximum accrual limit of 176 hours.
- ◆ Benefit-eligible faculty (12 month only) accrue 6.77 hours per pay period (22 workdays annually) with a maximum accrual limit of 176 hours.

Part-time employees receive a prorated accrual rate and limit based upon full-time equivalency, status, and length of service.

Sick Leave

Regular, full-time employees accrue 3.69 hours of sick leave biweekly up to 480 hours. Sick leave accruals are prorated for employees who work less than full-time. Please see the employee handbook for additional information regarding sick leave benefits for non-benefits eligible employees.

Holidays and Other Leaves

Paid holidays generally include 15 scheduled holidays including Winter Break and 1 floating holiday. Other leaves include Mission Leave, Parental Leave, Bereavement/Compassionate Leave, and Jury Duty.

Flexible Work Option

Flexible work options can include alternatives to the traditional workday, the standard workweek, or the traditional workplace. These alternate options can help employees balance work and personal responsibilities while meeting the University mission and objectives. For more information regarding Regis' Flexible Work Options Program, please contact Human Resources, hrinfo@regis.edu.

If you are a current Regis employee, please visit [Flexible Work Options Program](#).



Education Benefits

Employee Tuition Benefit (ETB)

Regis University provides a tuition benefit for employees, their spouses and civil union partners, and children enrolled in select Regis undergraduate programs, and for employees attending select Regis graduate programs.

Benefits - eligible employees may enroll in undergraduate level courses (up to 27 credit hours per academic year) after 6 months of employment and in graduate level courses (up to 18 credit hours per academic year) after one year of employment. Academic year is Fall, Spring, Summer. For additional information, please refer to the Employee Tuition Benefit folder on HR Info share point site.

Dependent children, spouse or civil union partner are eligible to receive up to 50% ETB when the employee is eligible for benefits (generally, the first of the month following date of hire), and up to 100% after the employee has completed one year of benefit-eligible employment at Regis University. Dependent children eligibility lasts for seven years following high school graduation or GED completion and may take up to 36 credits per year and 146 in total). ETB is prorated for employees who work less than three-quarter time (FTE < .75). Some restrictions apply.

Program Restrictions

There are no program restrictions. Employees must meet all admissions criteria and are subject to all admissions processes. Scheduled class time and course work must not interfere with the performance of job duties and responsibilities. Supervisors/managers are encouraged to allow flexible schedules when possible.

FACHEX Program*

The FACHEX program enables children of eligible Regis University employees to apply for tuition remission at one of the participating Jesuit colleges and universities. Each participating college or university establishes its own regulations and restrictions, with limited availability for accepting students through the FACHEX program.

The Tuition Exchange Program*

The tuition exchange program enables children of eligible Regis University employees to apply for a tuition exchange program scholarship at participating colleges and universities. Please contact Financial Aid for additional information.

** Employees must be in a 1.0 FTE, full time position.*



Additional Benefits

Epic Hearing Health Care

Benefits-eligible employees and their eligible dependents qualify for a hearing aid discount program through EPIC Hearing Health Care. The EPIC benefit provides savings between 50% and 80% on name-brand hearing aids and products. Information on contracted providers is available at epichearing.com.

RTD Discount Books

Employees may purchase RTD books containing 10 tickets for \$14. Each ticket is valid for one-way travel on all local/limited bus routes, Call-n-Ride, and for travel in two adjacent light rail zones. Each employee may purchase up to four ticket books at this discounted price each month from the Cashier's Office.

Fitness Center

A Regis University fitness center membership is available free to employees. Staff is trained in the principles of cardiovascular and strength training and certified in cardiopulmonary resuscitation. A valid Regis employee identification card is required.

Insight Vision Group

Receive \$1,000 off bilateral refractive LASIK or PRK eye surgery (\$500 off per eye). For more information, visit insightvisiongroup.com or call 720-880-6455.

Athletic Events

Regis University athletic events are free with a valid Regis employee identification card.

Bookstore

Regis University employees are eligible for a 10% discount on general merchandise at the University Bookstore. A valid Regis employee identification card is required.

Dayton Memorial Library

Regis University employees are provided a full range of library services and resources without regard to geographic location. A valid Regis employee identification card is required.

Sooper Credit Union

All employees and their family members are eligible to join Sooper Credit Union. Take advantage of competitive loan rates, free checking, over 28,000 surcharge-free ATMs, and 6,700 shared-branch locations. Sooper Credit Union has also established relationships with preferred partners to give you discounts on their services (auto brokerage, legal services, financial planning, and more). For more information, visit soopercu.org or call 888-SOOPER-1.



Parking

Regis University Northwest Denver Campus

All faculty, staff, students, and visitors who utilize an available parking space on the Northwest Denver Campus will be charged a parking fee. Employees have several permit and payment options. Employee parking rates are tiered based on compensation level. The tiered rate system based on compensation level is part of Regis University's strategy to provide affordable parking rates for employees.

Permit Options

Regular faculty and staff employees paid on a biweekly pay schedule are eligible for:

- ◆ Tiered pre-tax payroll deduction permits
- ◆ Academic year or semester permits
- ◆ Regular daily or evening permits

Affiliate faculty and temporary employees are eligible for:

- ◆ Academic year or semester permits
- ◆ Regular daily or evening permits

Payment Options

Pre-tax biweekly payroll deductions (regular faculty and staff employees only):

- ◆ Reduces your taxable income
- ◆ Payroll deductions are elected following date of hire or during any election period held annually each April
- ◆ Deductions continue indefinitely unless you opt-out during an election period

Academic year or semester permits (all employees):

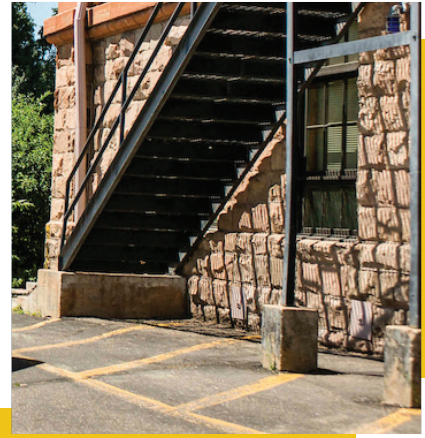
- ◆ Paid by credit card
- ◆ Elections are made prior to each academic or semester period
- ◆ Academic year permit time frame:
 - ◆ August 1 through July 31
- ◆ Semester permit time frames:
 - ◆ Fall semester—August 1 through December 31
 - ◆ Spring semester—January 1 through May 15
 - ◆ Summer semester—May 1 through August 31

Daily or evening permits (all employees):

- ◆ Paid by credit card or cash at a kiosk or via mobile app
- ◆ \$10.00 for a daily permit; between 7 a.m.–1 a.m.
- ◆ \$6.00 for an evening permit; between 4 p.m.–1 a.m.

As you consider your parking permit options, do not forget about the reduced pricing (half the retail price). Regis University provides for RTD tickets, which is detailed on [page 26](#) of this guide.





Parking

Regis University Northwest Denver Campus

The parking fee chart below identifies all employee parking classifications and respective rates. Permit elections are made through the online portal at ruparking.regis.edu.

Employee Classification	Compensation Tier	Tiered Pre-Tax Payroll Deductions	Reduced Academic Year	Reduced Fall Semester	Reduced Spring Semester	Reduced Summer Semester
Regular Faculty/ Staff	\$39,999 or less	\$8.27* Based on \$215 annual cost	\$215	\$107.50	\$107.50	\$55
Regular Faculty/ Staff	Between \$40,000-\$79,999	\$12.31* Based on \$320 annual cost	\$320	\$160	\$160	\$80
Regular Faculty/ Staff	\$80,000 or more	\$16.54* Based on \$430 annual cost	\$430	\$215	\$215	\$110
Affiliate Faculty and Temporary Employees	N/A	Not eligible	\$125	\$65	\$65	\$50

Reference and Contact Information

- ◆ General Regis University parking website: regis.edu/parking
- ◆ Parking permit election online portal: ruparking.regis.edu
- ◆ Human Resources Parking Services website and pre-tax deduction plan document located on INsite: **INsite > Human Resources > Employee Parking Services**

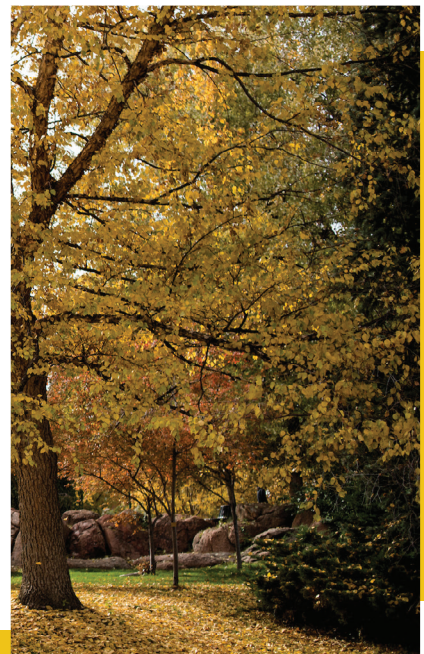
Regis University Parking and Transportation Office:

- ◆ Phone: **303-964-6468** ◆ Email: ruparking@regis.edu

Contact Information

If you have any questions regarding your benefits or the material contained in this guide, please contact Regis University Human Resources at 303-458-4161 or HRInfo@regis.edu.

Provider/Plan	Group Number/ID	Contact Number	Website
Medical— UnitedHealthcare Kaiser Permanente	742139 00694	877.440.5990 303.338.3800	myuhc.com kp.org
Dental—Delta Dental	W3555	800.610.0201	deltadentalco.com
Vision—VSP	12065988	800.877.7195	vsp.com
Health Savings Account— WEX	Regis University	866.451.3399	wexinc.com/discovery-benefits/
Flexible Spending Accounts— WEX	Regis University	866.451.3399	wexinc.com/discovery-benefits/
Life and AD&D Insurance— The Hartford	GL-677920	888.563.1124	Regis University Human Resources/Benefits
Disability Insurance— The Hartford	GRH-677920	800.523.2233	Regis University Human Resources/Benefits
Accident Insurance— The Hartford	GL-677920	866.547.4205	Regis University Human Resources/Benefits
Critical Illness Insurance— The Hartford	GL-677920	866.547.4205	Regis University Human Resources/Benefits
Retirement Savings Plan— Empower Retirement	95828-01	800.701.8255	empower-retirement.com
Employee Assistance Program— SupportLinc	N/A	888.881.5462	supportlinc.com (group code:regisuniversity)



Important Notices

Federal regulations require Regis University to provide benefits-eligible employees with the following notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plans HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact your Human Resources or the medical plan directly.

Summary of Benefits and Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Four-page overview of plan benefits, cost-sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A Standard glossary of medical and insurance terms must also be available
- The SBC will be updated for each plan renewal to reflect applicable plan changes.

Women’s Health and Cancer Rights Act

Regis University’s medical plans, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from a mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Continuation Of Coverage

If your coverage ends under the Plan, you may be entitled to elect continuation coverage (coverage that continues on in some form) in accordance with federal law.

If you selected continuation coverage under a prior plan which was then replaced by coverage under this Plan, continuation coverage will end as scheduled under the prior plan or in accordance with the terminating events listed below, whichever is earlier.

When Coverage Ends

We may discontinue these Benefit plans and/or all similar benefit plans at any time. Your entitlement to Benefits automatically ends on the date that coverage ends, even if you are hospitalized or are otherwise receiving medical treatment on that date.

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself and your dependents in a Regis University health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards you or your dependents’ other coverage.) However, you must request enrollment within 30 days after you or your dependent’s other coverage

ends (or after the employer stops contributing toward the other coverage.)

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that your request enrollment within 30 days after the marriage, birth, adoptions, or placement for adoption. For more information, contact your Human Resources representative.

Medicare Part D – Notice of Prescription Drug Coverage

Regis University provides a “Notice of Prescription Drug Coverage” to all participants. This notice states that under Regis University’s medical plan, you have prescription drug coverage that is not as generous as the standard Medicare Prescription Drug Coverage.

Notice of Prescription Drug Creditable Coverage

Regis University provides a “Notice of Prescription Drug Creditable Coverage” to all Medicare-eligible participants on an annual basis. This notice states that under the Regis University medical plan, you have prescription drug coverage that is, on average, as generous as the standard Medicare Prescription Drug Coverage. If you or an enrolled dependent becomes eligible for Medicare, you will receive this notice for your records. A copy is available upon request from your Human Resources department.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

COLORADO-Medicaid

Medicaid Website: <http://www.colorado.gov/>

Medicaid Phone: (800) 221-3943

For all other states: (877) 267-2323, Ext. 61565

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration

www.dol.gov/agencies/ebsa | 1-866-444-EBSA (3272) or

U.S. Department of Health and Human Services Centers for

Medicare & Medicaid Services www.cms.hhs.gov | 1-877-267-2323,

Menu Option 4, Ext. 61565



REGIS UNIVERSITY

Regis University Human Resources

303-458-4161

hrinfo@regis.edu

This summary of benefits is not intended to be a complete description of the terms and Regis University insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Regis University maintains its benefit plans on an ongoing basis, Regis University reserves the right to terminate or amend each plan, in its entirety or in any part at any time.