



REGIS
UNIVERSITY



Employee Benefits Summary

Effective May 1, 2021 - April 30, 2022

Benefits built for you

Table of Contents

HOW BENEFITS WORK

Who is Eligible	3
Who Pays	3
When to Enroll	3
How to Enroll	4
Changing Your Benefits	4

HEALTH PLANS

Medical Insurance	5
Dental Insurance	14
Vision Insurance	15

TAX SAVINGS

Budgeting for Your Care	16
Health Savings Account	17
Flexible Spending Accounts	18

FINANCIAL SECURITY

Life and AD&D Insurance	19
Disability Insurance	20
Accident Insurance	21
Critical Illness Insurance	22
Employee Assistance Program	23
Retirement Savings Plan	24
Paid Time Off	25
Education Benefits	26

ADDITIONAL INFORMATION

Additional Benefits	27
Parking	29
Contact Information	31

At Regis University, we care about you. That's why we offer benefits that support your physical, 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 2021–2022 plan year (May 1, 2021, through April 30, 2022). 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).

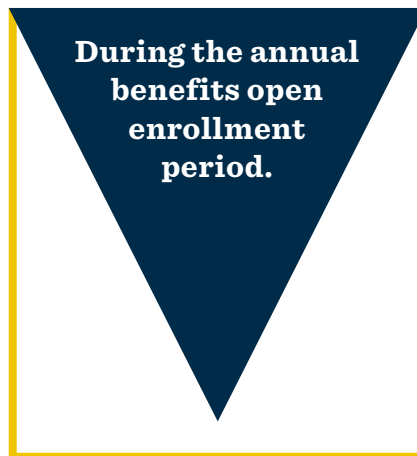
Who pays

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>
Calendar Year Deductible Individual/Family	\$1,500 / \$3,000	\$4,000 / \$8,000	\$1,000 / \$2,000
Out of Pocket Maximum (includes deductible, copays and coinsurance) Individual/Family	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000
Preventive Care	Plan pays 100%	Not Covered	Plan pays 100%
Physician Services Dispatch Health Telemedicine Primary Care Physician Specialist Urgent Care	15% after ded. \$49 fee per consult ² 15% after ded. 15% after ded. 15% after ded.	N/A Not covered 50% after ded. 50% after ded. 15% after ded.	\$40 copay \$10 copay ² \$20 copay \$40 copay \$40 copay
Lab/X-ray Diagnostic Lab/X-ray High-Tech Services (MRI, CT, PET)	15% after ded. 15% after ded.	50% after ded. 50% after ded.	20% after ded. 20% after ded.
Hospital Services Inpatient Outpatient	15% after ded. 15% after ded.	50% after ded. 50% after ded.	20% 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 Tier 2 Tier 3 Specialty Mail Order (Up to a 90-day supply)	\$10 copay ³ \$30 copay ³ \$60 copay ³ 20% up to \$250 ³ 2x retail copay ³	Not Covered	\$10 copay \$30 copay \$60 copay 20% up to \$250 2x retail copay
Vision Exam	Not Covered	Not Covered	Not Covered

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) UnitedHealthcare Virtual Visits.

(3) 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>
Calendar Year Deductible Individual/Family	\$1,000 / \$2,000	\$4,000 / \$8,000	\$1,000 / \$2,000
Out of Pocket Maximum (includes deductible, copays and coinsurance) Individual/Family	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,000 / \$10,000
Preventive Care	Plan pays 100%	Not Covered	Plan pays 100%
Physician Services Dispatch Health Telemedicine Primary Care Physician Specialist Urgent Care	\$40 copay \$10 copay ¹ \$20 copay \$40 copay \$40 copay	N/A Not Covered 50% after ded. 50% after ded. \$40 copay	\$40 copay Plan pays 100% \$20 copay \$30 copay \$40 copay
Lab/X-ray Diagnostic Lab/X-ray High-Tech Services (MRI, CT, PET)	20% after ded. 20% after ded.	50% after ded. 50% after ded.	20% after ded. 20% after ded.
Hospital Services Inpatient Outpatient	20% after ded. 20% after ded.	50% after ded. 50% after ded.	20% after ded. Ambulatory Surgery Center: \$500 copay. Otherwise, 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 ²
Prescription Drugs (Up to a 30-day supply) Tier 1 Tier 2 Tier 3 Specialty Mail Order (Up to a 90-day supply)	\$10 copay \$30 copay \$60 copay 20% up to \$250 2x retail copay	Not Covered	Preventive Drugs: Plan pays 100% Generic: \$15 copay Brand: \$30 copay Specialty: 20% up to \$250 2x retail copay
Vision Exam	Not Covered	Not Covered	\$20 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) UnitedHealthcare Virtual Visits.

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

Medical Insurance

How the plans work

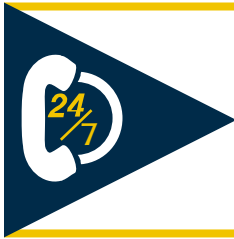
Key Functions	UHC Captivate HSA	UHC Encompass Navigate	UHC Encompass	KP HMO Plan
In & Out-of-Network benefits	Yes	No	Yes	No
Pay for care with pre-tax dollars				
Health Savings Account	Yes	No	No	No
Health Care Flexible Spending Account	No	Yes	Yes	Yes
Limited Purpose Health Care Flexible Spending Account	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



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.

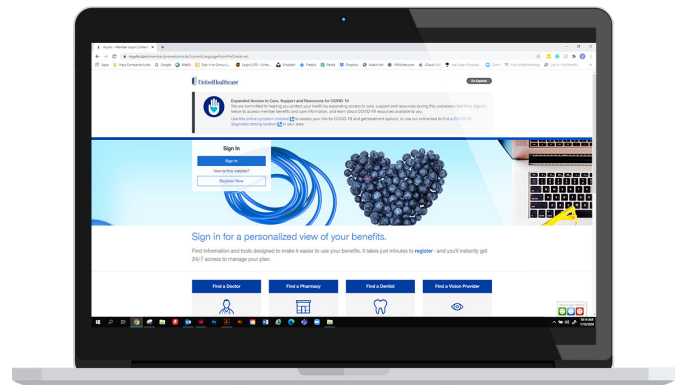
Log into myuhc.com to select or change your PCP:

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, 98.6% of the providers visited by Regis University members in 2020 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	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	\$54.90	\$58.20	\$61.70	\$44.00	\$50.60	\$58.20
Employee + Spouse	\$177.40	\$188.10	\$199.40	\$156.00	\$179.40	\$206.30
Employee + Child(ren)	\$165.10	\$175.10	\$185.60	\$144.70	\$166.40	\$191.30
Employee + Family	\$254.40	\$269.70	\$285.90	\$223.50	\$257.10	\$295.60

	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	\$137.80	\$146.00	\$154.80	\$70.80	\$75.00	\$79.50
Employee + Spouse	\$336.50	\$356.70	\$378.10	\$208.80	\$221.30	\$234.60
Employee + Child(ren)	\$319.70	\$338.90	\$359.20	\$198.40	\$210.30	\$222.90
Employee + Family	\$487.90	\$517.20	\$548.20	\$302.70	\$320.90	\$340.20

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, 2022.

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, 2022.

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, 2022.

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

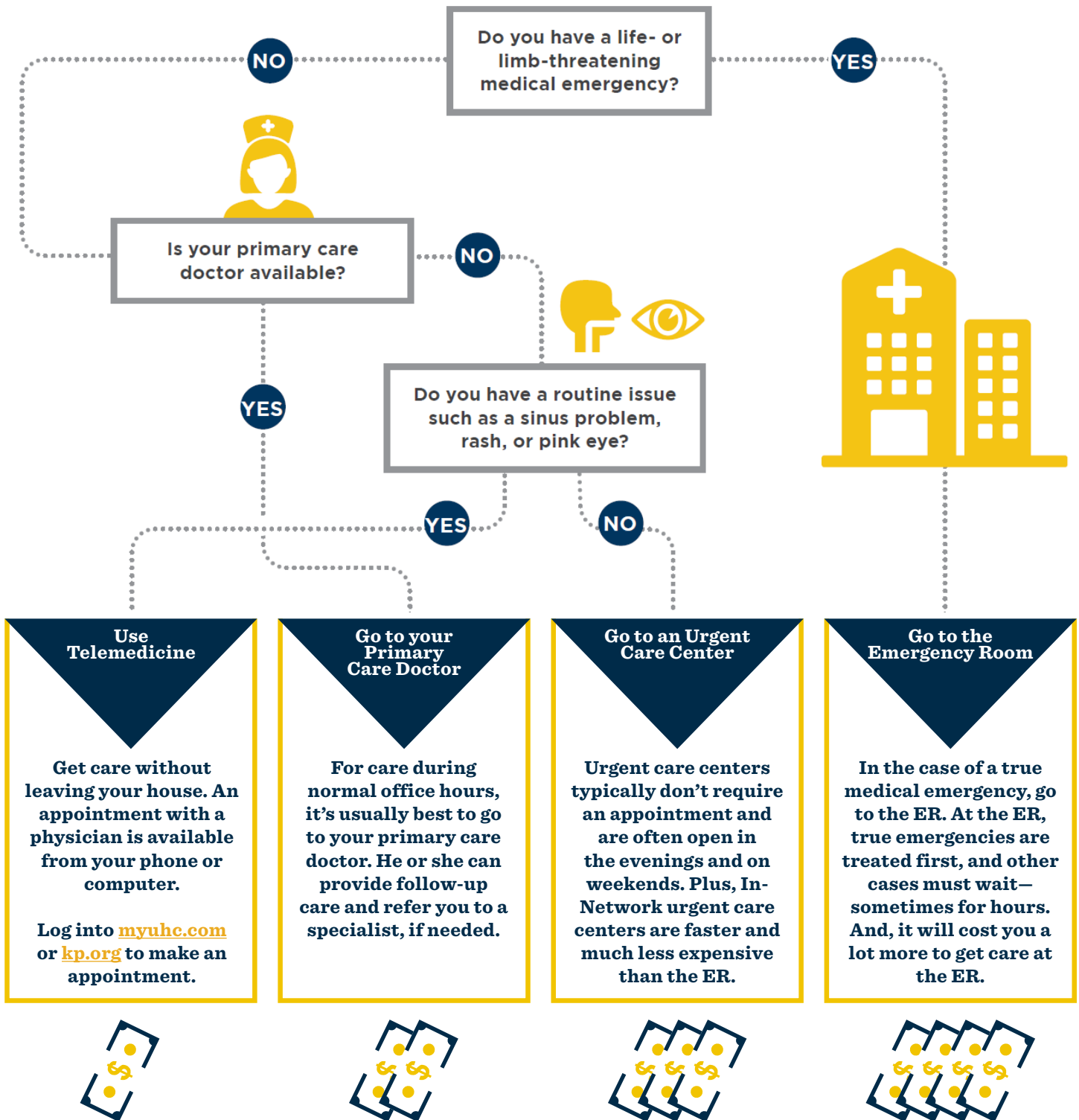
◆ After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

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 “Ranger” 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 “Ranger” 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 “Ranger” 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](http://vsp.com/special-offers) for details.



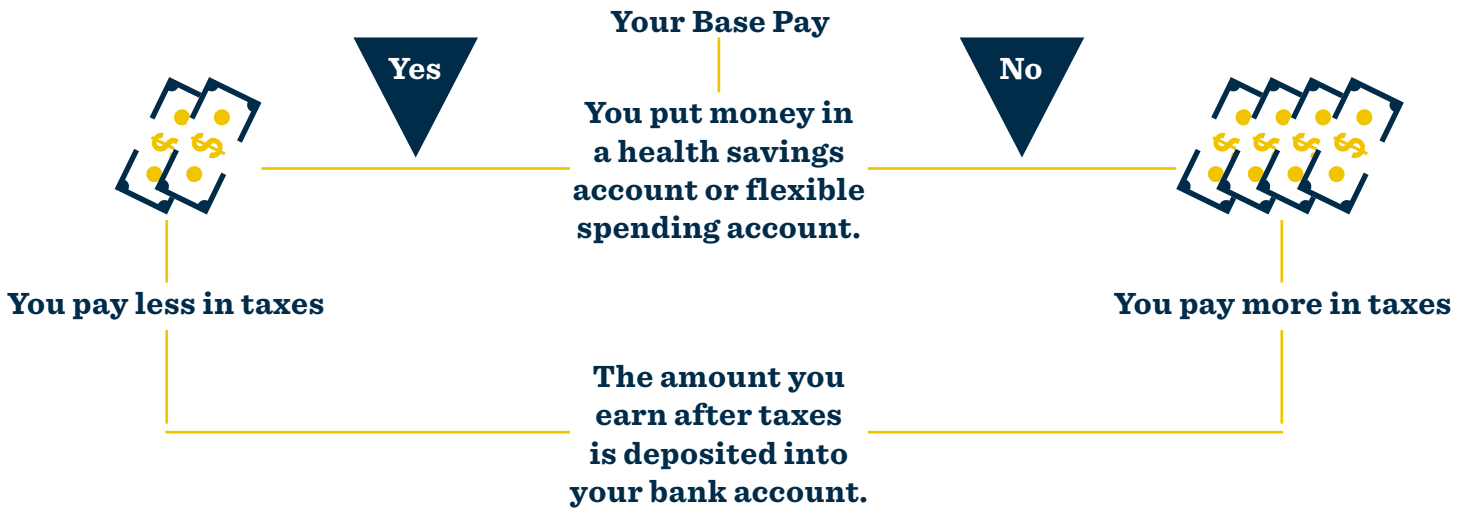
Vision Costs

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

*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 Discovery Benefits.

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

If 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

2021 IRS HSA Contribution Maximums

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

◆ **Individuals:** \$3,600

◆ **All other coverage levels:** \$7,200

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 Discovery Benefits.

Log into your account at discoverybenefits.com 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 are not eligible for reimbursement without a prescription.

The health care FSA maximum contribution is \$2,750 for the current 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 \$2,750 for the current 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 to the dependent care FSA 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 2021–2022 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 AD&D Insurance

Regis University provides basic life and AD&D insurance to all benefits-eligible employees **AT NO COST**. You have the option to purchase supplemental life and AD&D insurance.

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.

Age	Employee/Spouse/DP/CUP	Per Child	Calculating the cost of coverage	
	Rate Per \$1,000 of coverage	Rate Per \$1,000 of coverage	Enter the amount of coverage desired	\$ _____
<35	\$0.04	Children 15 days to age 26 \$0.06	Divide the amount by \$1,000	\$ _____
35-39	\$0.06		Multiply the divided number by the rate	X _____
40-44	\$0.09		Monthly Cost	\$ _____
45-49	\$0.15		Multiply by 12 months	\$ _____
50-54	\$0.26		Divide by 24 paychecks	\$ _____
55-59	\$0.43		Per paycheck cost	\$ _____
60-64	\$0.58			
65-69	\$0.90			
70-74	\$1.57			
75+	\$2.69			

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

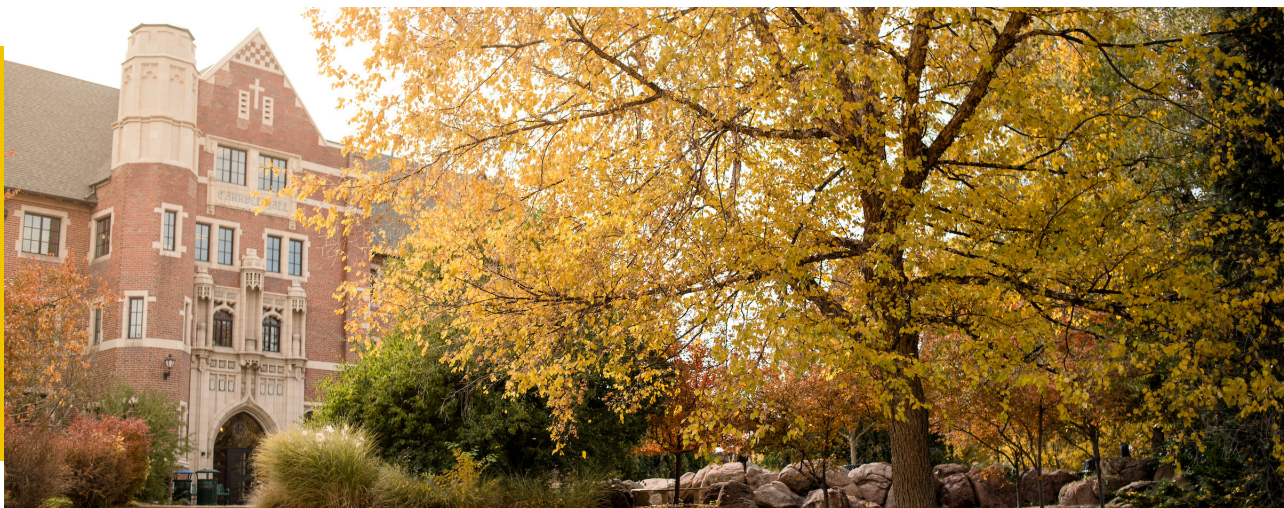
Regis University automatically provides short-term disability (STD) insurance through The Hartford to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other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

- ◆ **Benefit:** 70% of base weekly pay up to \$2,700 per week
- ◆ **Elimination period:** 15 days for accident; 15 days for illness
- ◆ **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.

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

Employee assistance program (EAP) services are provided to you and your household members AT NO COST through Ability Assist.

This is a confidential program available 24 hours a day, seven days a week, to help you and your family members.

- ◆ Services are accessible through toll-free phone calls and online access.
- ◆ Each member can receive up to three free face-to-face counseling sessions, per incident, per year.
- ◆ No personal information is ever shared with Regis University.

Beneficiary Assist

Beneficiary Assist provides confidential grief, financial, and legal counseling to help beneficiaries manage the emotional, financial, and legal aspects of loss. Beneficiary Assist offers access to counselors via phone, up to five face-to-face counseling sessions with a counselor, financial planner, and/or legal advisor and referrals to resources and community services. For assistance, call 800-411-7239.

Funeral Planning and Concierge Services

Funeral Planning and Concierge Services are provided by Everest's advisors to help you understand all of your options and put them into action while staying within budget. For assistance, call 866-854-5429 or visit everestfuneral.com/hartford (enrollment code: HFEVLC).

Travel Assistance

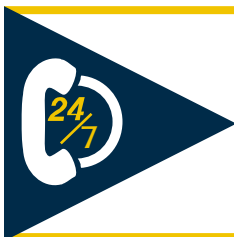
Travel assistance services are administered by Europ Assistance USA. The program provides emergency medical assistance, pre-trip information, and emergency personal services when traveling more than 100 miles from home for 90 days or less. For 24/7 assistance, call 800-243-6108 (ID: GLD-09012).

ID Theft Protection Services

ID Theft Protection Service is administered by Europ Assistance USA and is available 24 hours a day, 7 days a week. The program provides prevention, education, and advice and can help with administrative tasks resulting from identity theft. For assistance, call 800-243-6108 (ID: GLD-09012).

EstateGuidance Will Service

EstateGuidance Will Service provides assistance with creating a simple, legally-binding will online. Access this service at estateguidance.com/wills (promotional code: WILLHLF).



The free EAP can support you. Call the EAP 24/7 at 800-964-3577 or visit guidanceresources.com (ID: HLF902)

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. Employees are fully and immediately vested in the benefits arising from contributions made under this plan. The plan has two components: voluntary retirement contributions and mandatory retirement contributions.

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.

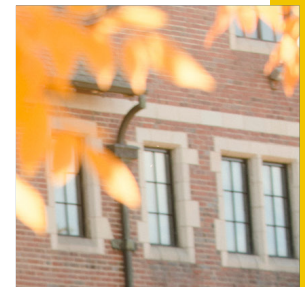
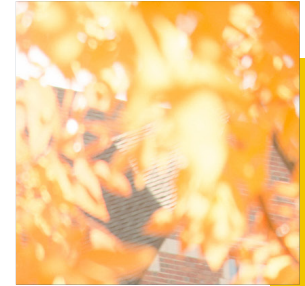
Mandatory Retirement Contributions

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%.

Note: The employer contribution has been paused for the 2021 plan year. It will be reinstated as of January 1, 2022.

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 assistance.

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 faculty members)

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.

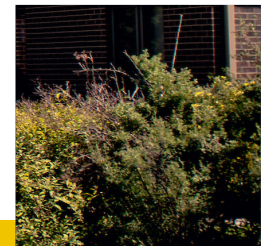
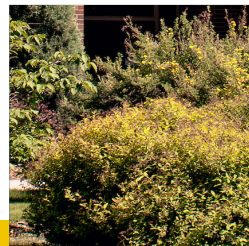
Part-time employees receive a prorated accrual rate and limit based upon full-time equivalency, status, and length of service.

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.

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.



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 9 credit hours per semester) after 6 months of employment and in graduate level courses (up to 6 credit hours per semester) after one year of employment. For additional information, please refer to the Employee Tuition Benefit folder on HR Info share point site.

Spouses, civil union partners, and dependent children of eligible employees may enroll in undergraduate courses after the employee has completed two years of consecutive and benefit-eligible employment at Regis University. Dependent children are eligible to enroll for up to seven years from the date of their high school graduation or GED completion. ETB is prorated for employees who work less than three-quarter time (FTE < .75). Some restrictions apply.

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.



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 35% and 50% 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.

Wellness Program

This program provides opportunities to enhance your physical, financial, emotional, social, and spiritual well-being. Look for emails from the wellness program to participate, or visit regis.edu/ruwell to register.

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

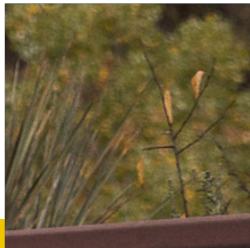
Regis University employees are eligible for a 10% discount on general merchandise at the University Bookstore. A valid Regis employee identification card is required.

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):

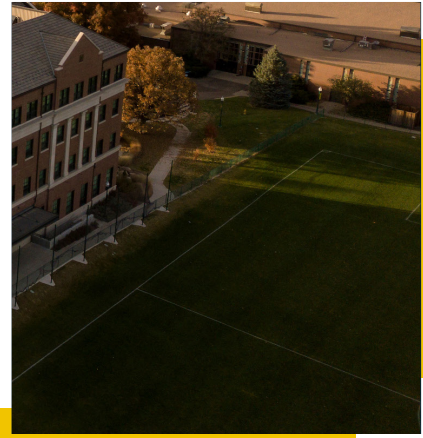
- ◆ Paid by credit card
- ◆ Elections are made prior to each academic or semester period
- ◆ Academic year permit time frame:
 - ◆ August 1 through July 31
- ◆ Semester permit time frames:
 - ◆ Fall semester—August 1 through December 31
 - ◆ Spring semester—January 1 through May 15
 - ◆ Summer semester—May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

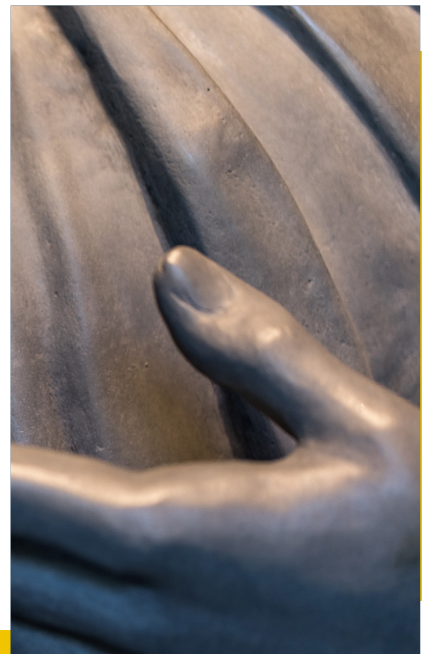
Regis University Parking and Transportation Office:

- ◆ 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.

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— Discovery Benefits	Regis University	866.451.3399	discoverybenefits.com
Flexible Spending Accounts— Discovery Benefits	Regis University	866.451.3399	discoverybenefits.com
Life and AD&D Insurance— The Hartford	GL-677920	888.563.1124	N/A
Disability Insurance— The Hartford	GRH-677920	800.523.2233	N/A
Accident Insurance— The Hartford	GL-677920	866.547.4205	N/A
Critical Illness Insurance— The Hartford	GL-677920	866.547.4205	N/A
Retirement Savings Plan— Empower Retirement	95828-01	800.701.8255	empower-retirement.com
Employee Assistance Program— Ability Assist	N/A	800.964.3577	guidanceresources.com (ID:HLF902)





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.