

A promotional image for a meeting. Two women are sitting on a rocky ledge in the foreground, looking out over a vast valley. The woman on the left is wearing a light green hoodie and blue jeans. The woman on the right is wearing a striped shirt, green pants, and an orange hat. In the background, numerous hot air balloons are floating in the sky over a valley with a town and hills, all under a warm, golden light from the rising sun.

2025-26 State of Utah

Open Enrollment Kick-Off Meeting

PEHP
Health & Benefits

Meeting Prize Drawing

State Open Enrollment Kick-Off
Prize Entry 4/8



**Gift cards and swag items donated by
State of Utah benefit vendors! Scan
the link to the left.**

Winners will be contacted soon!

Visit the Virtual Benefits Fair for
another chance to win Amazon Gift
Cards during Open Enrollment

<https://forms.office.com/g/5Hrqdfqz8V>

Questions? openenrollment@pehp.org

Overview

1. PEHP

- Benefit Changes, Reminders, New System

2. URS

- Retirement reminders

3. Voluntary State Benefits (Moreton)

- Short Term Disability, MetLife Legal, Farmers Insurance, Liberty Mutual



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Questions? openenrollment@pehp.org

Open Enrollment

**Monday April 7 –
Wednesday May 7**

- **Don't Delay!** OE is earlier, and shorter, than ever
- **Passive OE** - benefits will rollover if you don't make changes
 - Exceptions: Flex Spending Accounts (Healthcare, Limited Flex, and Dependent Flex)



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Questions? openenrollment@pehp.org

Online Enrollment

My Benefits ▾

Find Providers & Costs ▾

Wellness ▾

Resources & Help ▾

Contact Us

g Utah Public

Coverage & ID Card

Benefit Summaries

Claims History

Deductibles & Out of Pocket Max

Enroll or Change Coverage

Pharmacy

Access Flex\$ and HRA Accounts

Access Health Equity HSA Account

Change HSA Contributions

its main operating system.

you.

Members

Providers

Virtual Benefits Fair

The screenshot shows a virtual benefits fair interface. At the top left, a video player displays a slide titled "Get Ready for July 1 Changes" with the PEHP logo and a sample ID card. Below the video is a green button "Enroll or Change Coverage" and a blue button "Questions? Email Us". To the left of the main content are three circular buttons: "Kick-Off Meeting", "What's New & Reminders", and "Get Ready for July 1 Checklist", all pointing to a yellow oval labeled "Other State Benefits". The main content area features a list of options: "1 Network Options", "2 Medical Options", and "3 Dental Options". Below these is a "More Options" section with three circular buttons: "Vision Options", "Life & Accident", and "Health Accounts". At the bottom right, there is a "Survey Link" button with the Amazon logo. Callouts provide additional information: "Explore all State Benefits & Rates" points to a top right button; "Download the Benefits Guide, Learn about URS, Voluntary benefits, and more." points to a top right button; and "Enter the Open Enrollment Gift Card Drawing" points to the Amazon logo button.

Explore all State Benefits & Rates

1 Network Options

2 Medical Options

3 Dental Options

More Options

Vision Options

Life & Accident

Health Accounts

Survey Link

Download the Benefits Guide, Learn about URS, Voluntary benefits, and more.

Enter the Open Enrollment Gift Card Drawing

TRANSCRIPT

Powered by genially

pehp.org/stateofutah/openenrollment

Virtual Benefits Fair

The screenshot displays the PEHP Virtual Benefits Fair interface. The main menu on the left includes:

- Biweekly Rates
- Cash Back & Cost Tools
- URS Utah Retirement Systems
- PEHPplus Discounts
- Benefits Guide (highlighted with a yellow box)
- Life Assistance Counseling Blomquist Hale SOLUTIONS
- Optional State Benefits (highlighted with a yellow box)
- Retirement Health Insurance, Sick Leave & Medicare

The right sidebar shows a detailed view of the **State of Utah Benefits Guide**, effective July 1, 2025–June 30, 2026, with open enrollment from April 7–May 7, 2025. It includes a "Your To-Do Checklist" with sections for Medical, Network, and Dental options, each with checkboxes for various plan features. A "Helpful Information" section at the bottom provides links to Health Accounts, Wellness & Other Benefits, Cost Tools, and Optional Benefits.

pehp.org/stateofutah/openenrollment

Benefit Changes & Updates

ART Benefits (SB242)

Removes \$4,000 limit on Assisted Reproductive Technology (ART) services

- Services apply to regular benefits (subject to deductible, coinsurance, OOPMs)
- Eligibility, authorization rules, approved providers, etc. still apply
- ART benefits include IVF, GIFT, ZIFT, TET, PROUST and some other services



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Questions? openenrollment@pehp.org

Benefit Changes & Updates

Life & LTD Benefits (SB0022)

Life Insurance Enhancements

- Basic Life increase to **\$50,000**
 - Name and update beneficiaries during OE!
- New Tiers for Exempt Employee Life Policies
 - \$300,000 policy for employees with salaries over \$75,000/year
 - \$400,000 policy for employees with salaries over \$100,000/year



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Questions? openenrollment@pehp.org

Benefit Changes & Updates

Life & LTD Benefits SB0022

Long Term Disability (LTD) Enhancements

- LTD is an income replacement benefit for all benefit-eligible employees
- Survivors receive 3x the LTD monthly benefit
- Life assistance counseling
- Public Safety Overtime: in LTD wage replacement calculations
- Updated Definition of Occupation: revised to 60% pre-disability earnings requirement



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Questions? openenrollment@pehp.org

Traditional Plan

- **No changes to plan limits**
- **Highest Premiums of all plans**
- **Lower Deductible**
 - Lower upfront, and estimated, costs before the plan starts to pay
- **Copays and Pharmacy benefits before Deductible**
- **Optional Flex Spending Account (FSA) and Dependent Care Flex**



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Questions? openenrollment@pehp.org

New FSA Limits

2025-26 Flex/Limited Flex Limits

- **Annual Contribution:** \$3,300 (was \$3,200)
- **Rollover Limit:** \$660 (was \$640)

Reminder!

FSA funds can only be used for services in the same plan year.

Members can submit eligible claims through September 30,
then PEHP Flex rolls any rollover funds over in October.



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Questions? openenrollment@pehp.org

STAR HSA Plan Overview

- **Lower premium than Traditional**
- **Higher Deductible**
 - Higher upfront costs - no copays - before the plan starts to pay
- **State-funded HSA (or HRA) to help**
 - Option to enroll in Limited Flex and/or Dependent Flex
- **Benefits covered before deductible:**
 - Certain Preventive Medications (including CGMs, Insulin, and Test strips!)
 - More Preventive Services Covered at 100%



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Questions? openenrollment@pehp.org

Benefit Changes & Updates



STAR HSA Plan Changes

Deductibles increasing – Federal law

- Will likely change annually since the State plan is at the minimum deductible
- Still includes \$4,000 Individual Out of Pocket Maximums

Summit Network – small premium

STAR Plan Deductible	
2024-25	2025-2026
\$1,600	\$1,650
\$3,200	\$3,300
\$3,200	\$3,300



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Questions? openenrollment@pehp.org

New HSA Limits

2025 HSA Contribution Limit:

- **\$4,300** Single
- **\$8,550** Double/Family

Age 55+ Catch Up = extra \$1,000/year

Reminder!

This limit includes what the State of Utah contributes and anything the employee contributes from payroll.



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Questions? openenrollment@pehp.org

HSA Eligibility

Employees cannot contribute to an HSA if they...

Are covered by:

- Medicare
- Tricare
- A non-high deductible plan

Are claimed as a tax dependent

Have a Flex or HRA (or the balance will be \$0 by July 1)



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Questions? openenrollment@pehp.org

Consumer Plus Plan Overview

- **High deductible health plan, with minimum essential coverage**
- **Highest Deductible & Out-of-Pocket Maximum**
- **Fewest Covered Benefits of all plans, and less Pharmacy Coverage**
- **High Risk, High Reward: fewest benefits, highest HSA contributions**



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Questions? openenrollment@pehp.org

Consumer Plus Changes

HSA/HRA Contributions

- Advantage premiums and HSA contributions increasing
- Summit HSA contribution decreasing
- Equal contributions regardless of network

	2024-25 Advantage	2024-25 Summit	2025-26 Advantage & Summit
Single	\$1,824.68	\$1,968.20	\$1,934.92
Double	\$3,649.62	\$3,961.36	\$3,893.24
Family	\$3,649.62	\$4,078.10	\$3,986.84



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Questions? openenrollment@pehp.org

Other Benefit Updates

Diabetic Medications/Supplies

- **Continuous Glucose Monitors (CGMs) – FreeStyle Libre 3 Plus is now a \$0 copay**
 - Dexcom CGMs still available under Tier 3 benefits
 - Libre 3 Plus has comparable features to Dexcom
- **Other Diabetic Benefit Reminders**
 - \$10 copay for FreeStyle test strips
 - \$0 copay for Fast-Acting Insulin - Insulin Lispro (generic Humalog)
 - Benefits apply before deductible, even those on STAR HSA and Consumer Plus plans



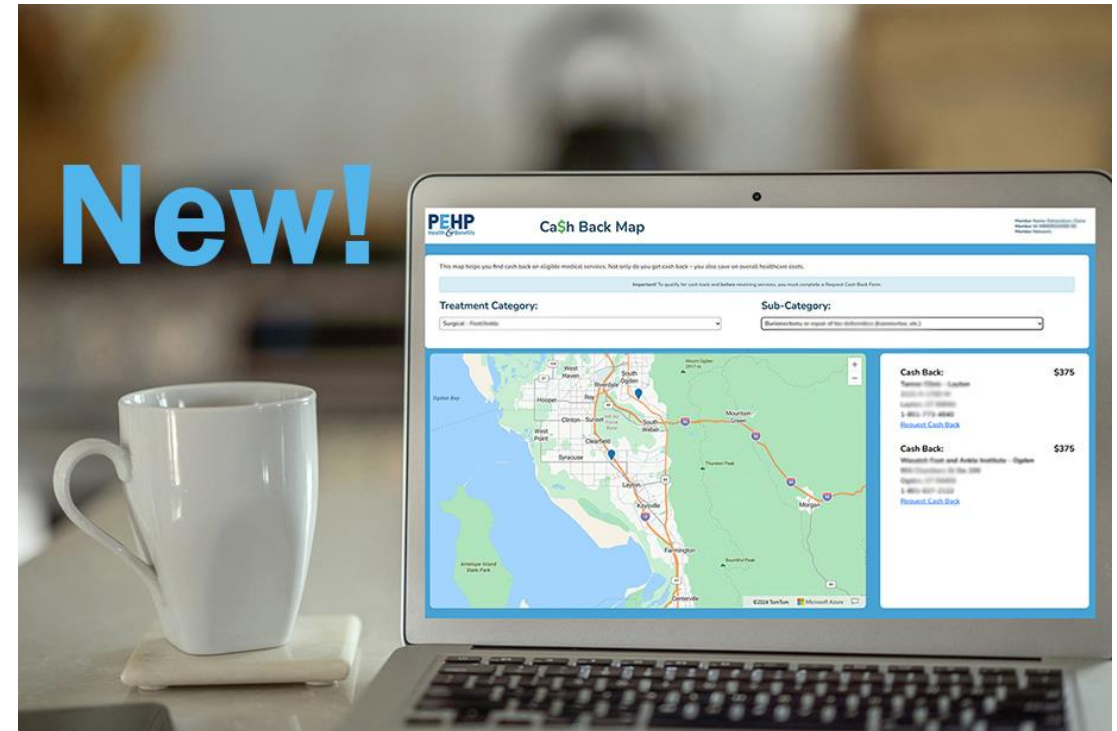
Scan for Prize Drawing Entry

Questions? openenrollment@pehp.org

Other Benefit Updates

Cash Back & Copay Map

- Available July 1 in New Member Portal
- Colonoscopies, MRI/CT scans, and other outpatient procedures
- **Copay Map for Traditional Plan members**
 - No need to contact PEHP first
 - Copay applies directly at facility
 - Some, limited, cash back opportunities
- **Cash Back Map for STAR/Consumer Plus**
 - Cash Back up to \$3,900 (rural areas get more)
 - Quick online application prior to receiving services, but no need to contact PEHP or wait for confirmation.



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Questions? openenrollment@pehp.org

PEHP New System Transition

Important Highlights:

- All employees will receive a new member ID that start with "M000" in June via mail and email
- During OE, please login to your PEHP Account and confirm your contact information
- Current portal will be used for Life/Accident benefits after July 1
 - Keep your current login credentials.



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Questions? openenrollment@pehp.org

PEHP New System Transition

ID Cards

- 1741 ID Cards (current) are to be used through **June 30**
- M000 ID Cards (new) **MUST** be used starting **July 1**
 - Update your ID card with providers, dentists, pharmacies.
 - Providers **WILL NOT** be able to verify coverage or submit claims if you give them the wrong card.

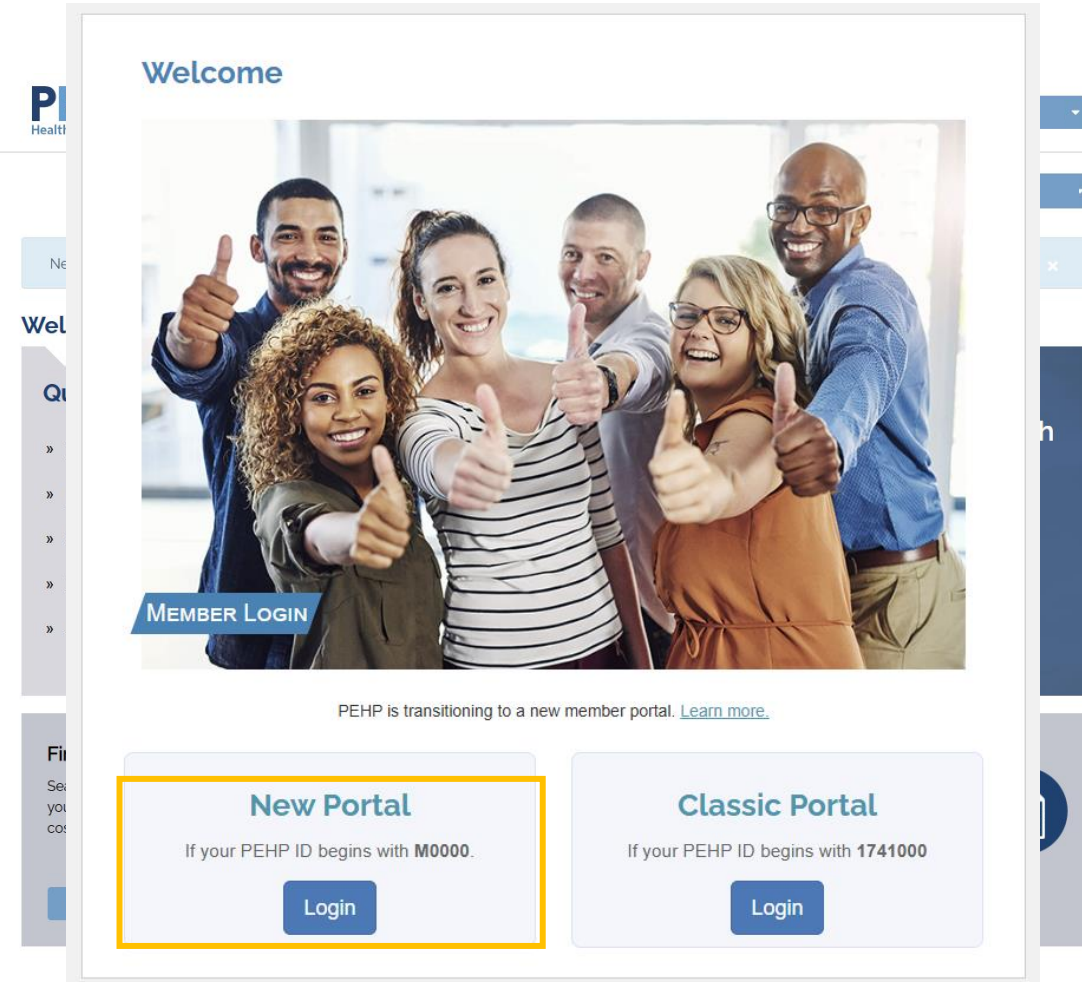


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Questions? openenrollment@pehp.org

New Member Portal

- Once you receive your M000 ID card, you can create a member account in the New Portal
- Claims through June 30th and Life/Accident benefits still available in the Classic (current) Portal



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Questions? openenrollment@pehp.org

Helpful OE Resources

State Virtual Benefits Fair	<p>pehp.org/stateofutah/openenrollment</p> <p>Interactive, at-your-fingertips benefit information, including State voluntary benefits</p> <p>Available year-round</p>
State of Utah Benefits Guide	<p>Detailed Benefit Information – medical, dental, vision grids & rates</p>
PEHP Online Enrollment Inbox	<p>openenrollment@pehp.org</p> <p>Not for detailed claims or personal health information</p> <p>Employees should call or message PEHP online so the appropriate department/representative can assist</p>



Scan for Prize Drawing Entry

Questions? openenrollment@pehp.org

Need a Full Benefits Review?

pehp.org/stateofutah



Scan for Prize Drawing Entry

Questions? openenrollment@pehp.org

Thank you!

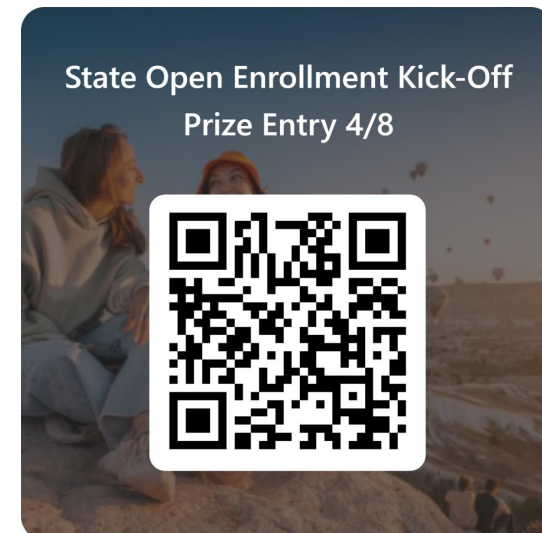
Make Open Enrollment Changes Between
Monday April 7 – Wednesday May 7

General Benefit Questions?

openenrollment@pehp.org

Claims or Personal Questions?

Send a secure message in your PEHP
Message Center, or call 801-366-7555



<https://forms.office.com/g/5Hrqdfqz8V>



Utah Retirement Systems



Trust • Commitment • Value • Innovation • Excellence

What URS Offers

- » Retirement benefit knowledge and resources
 - » One-on-one retirement advice
 - » One-on-one financial wellness help
-
- » www.urs.org



Social
Security



Expecting a Social Security WEP/GPO Payment?

Those affected by the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) may get retroactive Social Security benefits. URS is not involved in these payments or their tax treatment and does not provide tax advice. Contact Social Security or see [their news release](#) to learn more.

You should also consult your own tax and legal advisors to determine the effect of Social Security and tax laws on your particular situation.



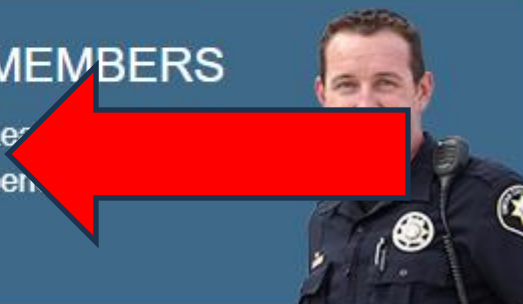
NEW MEMBERS

Learn about your
Tier 2 options.



MEMBERS

Learn
about
benefits



RETIRED MEMBERS

Learn about and
manage your
benefits.



EMPLOYERS

Register new hires
and manage your
group.





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Home

Publications

Videos

Calculators

Education ▼

Daily Unit Values



Social
Security

Expecting a Social

Those affected by the Windfall Elimination Provision (WEP) may get retroactive Social Security benefits. This notice explains how WEP affects their tax treatment and does not p... [news release](#) to learn more.

You should also consult your own tax and legal advisors to determine the effect of Social Security and tax laws on your particular situation.

Seminars

Individual Retirement Planning

Webinars

Financial Wellness

GPO Payment?

Government Pension Offset (GPO) may affect Social Security benefits. If you are involved in these payments or Social Security or see [their](#)

NEW MEMBERS

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Register For a Free Seminar

» Virtual and in-person format for 2025

- › Early to Mid-Career
- › Pre-Retirement
- › Retiree

» Check the URS Website for up-to-date information about current seminars

» Registration is through your myURS account

2025 URS Seminars

Early to Mid-Career Seminars

In-Person

8:30 a.m. - 1 p.m.

Murray . . . July 30

Virtual

9 - 11:30 a.m.

October 10

Pre-Retirement Seminars

In-Person » 9 a.m. - 4 p.m.

Orem May 30

Cedar City June 5

Tooele June 13

Ogden June 20

South Salt Lake . . June 25

Heber City June 27

Logan July 11

Farmington July 18

Richfield July 31

Murray Sept. 12

Virtual » 8:30 a.m. - 12:30 p.m.

April 18 and October 24

Retiree Seminars

In-Person

8:30 a.m. - 4 p.m.

South Salt Lake Sept. 26

Virtual

8:30 - 11:30 a.m.

November 7

Cedar City

Canyon View High School
166 West 1925 North

Farmington

Davis County Admin Bldg
61 S Main St.

Heber City

Wasatch High School
930 South 500 East

Logan

Cache County
School District Office
84 East 2400 North

Murray

Murray City Hall
10 East 4800 South

Ogden

West Field High School
2007 South 4300 West

Orem

Orem City Center
56 North State St.

Richfield

Richfield High School
495 W Center St.

South Salt Lake

Granite Education Center
2500 South State St.

Tooele

Tooele City Hall
90 North Main St.

Learn more about free URS seminars and see location and registration details at www.urs.org/us/seminars.





Individual Retirement Planning Sessions

- » Meet One-on-One with a URS Retirement Planning Advisor
- » Are you on track to meet your retirement goals?
- » How will you get there?
- » Let us help you determine your retirement readiness.

- » URS provides:
 - › Recommendations for your URS benefits
 - › Investment advice for your URS savings plans
 - › Education on Social Security
 - › Answers to your questions



Webinars

- » Pension Basics
- » Retirement Savings Plans
- » Financial Wellness Topics
- » Planning for Retirement

www.urs.org/general/webinars



URS' Financial Wellness

- » Learn how to improve your financial wellness
- » Create a snapshot of your financial condition
- » One-on-One financial wellness counseling

www.urs.org/general/financialwellness

Don't Forget

- » All URS resources can be found online at www.urs.org
- » Log into your account
- » Webinars as live and recorded

- » The State offers a \$26/paycheck match!!!

2 0 2 5

Welcome to your voluntary benefits.



KNOW YOUR RESOURCES

Your Voluntary Benefits



The Standard:

Short-Term Disability



MetLife:

Legal Plan



Farmers:

Select Auto & Home Insurance



Liberty Mutual:

Auto & Home Insurance



Disability Insurance

Carrier: The Standard

Short-Term Disability

Disability insurance is income (paycheck) protection.

- › Voluntary Short-Term Disability replaces a portion of your income while you are disabled from any non-occupational accident or illness.
- › Are you prepared if it happens to you?

Short-Term Disability	
Benefit Amount	60% of gross weekly earnings
Maximum Benefit	Up to \$1,500 per week
Elimination Period <i>(Benefit Waiting Period)</i>	Option 1: 7 Calendar Days Option 2: 30 Calendar Days
Pre-existing Conditions	N/A



Disability Insurance

Carrier: The Standard

Short-Term Disability

Plan Changes can be made at any time during the year

› **A Late Enrollment Applies:**

- › If you enroll for the first time after your initial eligibility period or move from the 30-day plan to the 7-day plan
- › No penalty if you move from the 7-day plan to the 30-day plan

› **Late Enrollment Penalty:**

- › If they experience a medical condition or illness (including pregnancy) within the first 12 months of switching from a 30 to 7-day plan or enrolling late, the waiting period will increase by 30 days for plan changes or 60 days for late enrollment. After 12 months, no additional penalties apply.
- › No Penalty for any type of Accident type of disability – Coverage would default to the plan you elected

Employees can only terminate coverage at each Annual Enrollment Period, with an effective date of July 1st.



Disability Insurance

Carrier: The Standard

Short-Term Disability

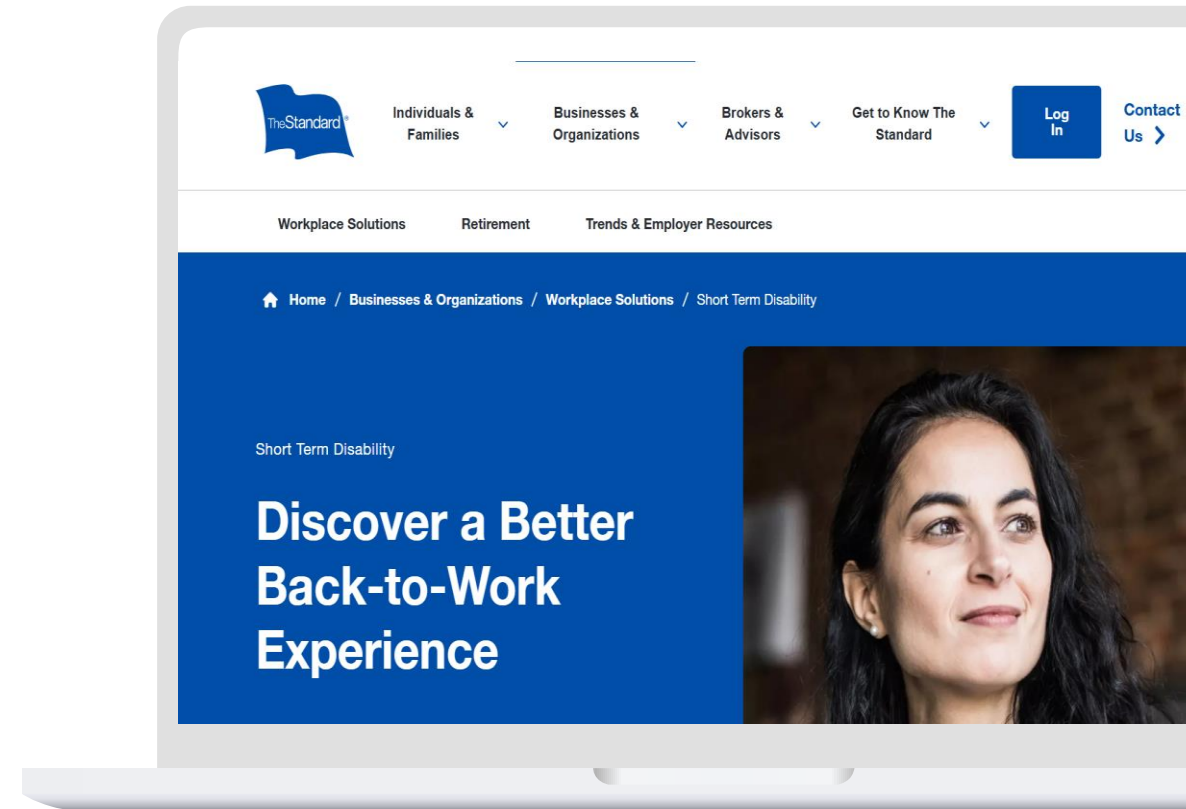
Highlights of the Short-Term Disability Insurance Plan

- No Evidence of Insurability Required
- Tax Free Benefit
- Convenient & Affordable Payroll Deductions
- Employees Can Use Accrued Leave & Receive Short Term Disability Benefits
- Easy Claim Submission – Telephonic Claim Intake – 1-800-378-2395
- Claimants can now sign up to receive Text messages to provide them status of their claim including documents received, missing info, approvals, etc.
 - We also offer 2-way texting which allows employees to communicate with the claim team.
- 3rd Quarter 2025 – Direct Deposit options via Venmo, etc.

ENROLLMENT INSTRUCTIONS

How To Enroll In Short-Term Disability

- › Employees will continue to access the following website to elect Voluntary STD benefits and/or make changes
 - › <https://standard.beneselect.com/stateofutah>
- › To Login to the above website, Employees will utilize their Six-Digit Employee ID number and their date of birth without using any dashes, etc. (i.e., 05171984)
- › User Guide to Assist employees with using the website is available within the Marketing Booklet
- › **Note: Employees who are not making any changes do not need to access the system. Coverage will continue for 2025/2026.**





WORKSITE PRODUCTS

Legal Protection

Carrier: MetLife

All these benefits being offered at only **\$19.25** per month!

Legal Services

Financial Matters

- › Debt Collection Defense
- › Foreclosure Defense
- › Negotiation with Creditors
- › Repayment Schedule
- › Repossession
- › Personal Bankruptcy

Family Matters

- › Uncontested Adoption
- › Name Change
- › Uncontested Divorce, Dissolution and Annulment
- › Uncontested Guardianship or Conservatorship
- › Prenuptial Agreement

Document Review & Preparation

- › Affidavits, Deeds
- › Demand Letters
- › Elder Law Matters
- › Mortgages
- › Promissory Notes
- › Review of Personal Legal Documents
- › Small Claims Assistance

Court Appearances

- › Administrative Hearings
- › Civil Litigation Defense
- › Incompetency Defense
- › Juvenile Court Defense
- › Personal Property Protection
- › Restoration of Driving Privileges

Wills

- › Living Wills
- › Powers of Attorney
- › Trusts
- › Wills, Codicils

Real Estate Matters & ID Theft

- › Eviction and Tenant Problems (for tenants)
- › Security Deposit Assistance (for tenants)
- › Identify Theft Defense



WORKSITE PRODUCTS

Legal Protection

Carrier: MetLife

All these benefits being
offered at only **\$19.25** per
month!

New added benefits, lowered cost this year!

- Supplemental coverage for non-covered matters (increased to 10 hours/year)
- Custody Orders, Contested Divorce, Postnuptial Agreements (Family Law)
- Expungement, Habeas Corpus (Traffic & Other Matters)
- Inheritance Rights (Estate Planning)
- Insurance Claims, Personal Safety Orders (Insurance Matters)
- Probate, Reproductive Assistance (Family Law)
- Social Security Disability (Personal Injury)



WORKSITE PRODUCTS

Legal Protection

Carrier: MetLife

Providing the legal help parents need

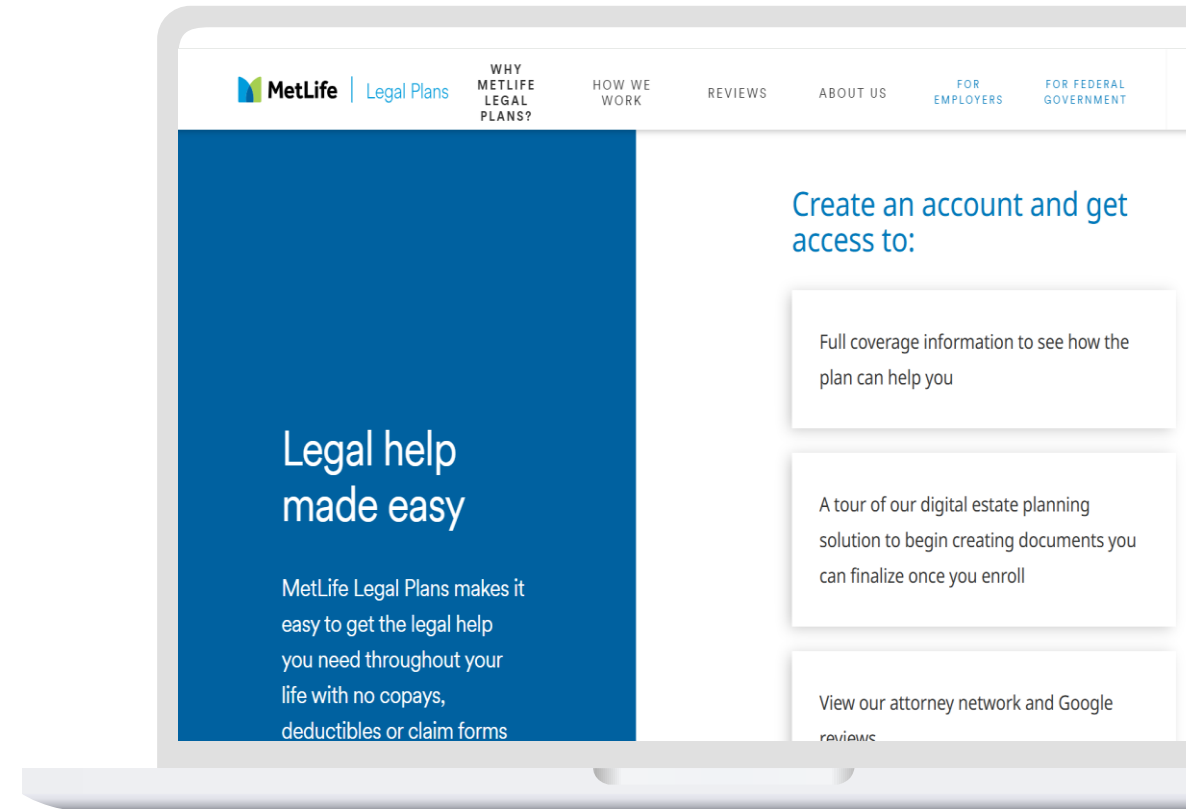
Sample Covered Services for Your Parents and/or Parents-in-law through Plus Parents.

 Money Matters	 Home and Real Estate	 Family and Personal	 Estate Planning Documents	 Elder Care Issues²
<ul style="list-style-type: none">• LifeStages – Identity Management Services¹• Promissory Notes	<ul style="list-style-type: none">• Deeds• Mortgages	<p>Review of ANY Personal:</p> <ul style="list-style-type: none">• Legal Documents• Demand Letters• Affidavits	<ul style="list-style-type: none">• Wills (simple and complex)• Powers of Attorney (healthcare, financial, childcare, immigration)• Healthcare Proxies• Living Wills• Codicils	<ul style="list-style-type: none">• Medicare• Medicaid• Prescription Plans• Powers of Attorney• Nursing Home Agreements• Leases• Notes• Deeds

ENROLLMENT INSTRUCTIONS

How To Enroll In Legal Services

- › Enroll during annual enrollment!
- › Simply create your personal account at <http://www.legalplans.com/whyenroll> to explore on your own, and to see how a legal plan can work for you.





WORKSITE PRODUCTS

Farmers Group Auto & Home

Carrier: Farmers

Auto and Home – Policies available to you

- Auto
- Renter's
- Condo
- Mobile home
- Landlord's rental dwelling
- Home
- Boat
- Recreational Vehicle (RV)
- Flood
- Personal excess liability
protection/umbrella



WORKSITE PRODUCTS

Farmers Group Auto & Home

Carrier: Farmers

Auto and Home – Policies available to you



GROUP DISCOUNTS

Such as payroll deduction and employment tenure



MULTI-PRODUCT DISCOUNTS

Additional discounts for current MetLife voluntary benefits participants (MetLife Legal Plan)



SAVE WHEN YOU SWITCH TO FarmersGroup Select

Employees **saved an average of \$586** on auto insurance when they switched to Farmers GroupSelect Auto & Home



Simply call to get started today!

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WORKSITE PRODUCTS

Auto & Home Insurance

Carrier: Liberty Mutual

We customize your insurance, so you **only pay for what you need!**

State of Utah has partnered with Liberty Mutual Insurance to offer you a special savings opportunity on customized auto and home insurance.

Along with valuable savings, enjoy access to benefits, such as:



24-Hour Claims Assistance



Better Car Replacement™



Accident Forgiveness



Violation-Free Discount



Multi-Policy Discount



Convenient Payment Options including Payroll Deduction

Up to an additional 15% discount.



For a free quote, call 1-888-394-3788

or visit www.libertymutual.com/utah

Client #110225



KNOW YOUR RESOURCES

Got Questions?

We're thrilled to have you on the State of Utah team and excited for another fantastic year ahead!

If you have any questions or need further assistance, please don't hesitate to reach out.



Short-Term Disability

The Standard

(888) 937-4783



MetLife

Legal Services

MetLife

(800) 638-5433



Group Auto & Home

Farmers

(888) 327-6335



Group Auto & Home

Liberty Mutual

(800) 290-8711



Thanks for Attending!

State Open Enrollment Kick-Off
Prize Entry 4/8



forms.office.com/g/5Hrqdfqz8V

**Make Open Enrollment
Changes Between**
Monday April 7 – Wednesday May 7

If your Q&A Questions were not answered during the meeting, please submit your questions via the drawing link so we can follow-up.

Questions? openenrollment@pehp.org