



University of Idaho
Benefit Services

OUR EMPLOYEES MATTER

AND

THEIR HEALTH DOES TOO

That's why the University of Idaho offers comprehensive benefits that help employees and their covered dependents take charge of their physical, emotional and financial health.

- ✓ Pay **\$0** for preventive care
- ✓ Some preventive drugs **covered in full** under the HDHP
- ✓ U of I contributes to **retirement benefits**
- ✓ Access to **no-cost counseling** benefits
- ✓ U of I pays the **full cost** of basic life and disability insurance

MEDICAL AND PRESCRIPTION DRUG BENEFITS

The University of Idaho offers two medical plans. Both plans provide preventive care at no cost and comprehensive coverage for non-preventive care. Whether you choose the High Deductible Health Plan or Standard PPO, you have access to prescription drug coverage for generic and brand name medications.

Medical

Blue Cross of Idaho bcidaho.com

	High Deductible Health Plan (HDHP)	Standard PPO	
	In- or Out-of-Network	In-Network	Out-of-Network
Annual deductible	Single: \$1,900 Family: \$3,800	Single: \$800 Family: \$1,600	\$1,300 per individual
Annual cost-share maximum	Single: \$3,100 Family: \$6,200	Single: \$3,650 Family: \$7,300	\$5,300 per individual
Preventive care	You pay \$0	You pay \$0	You pay full cost
Office visits	You pay 30% of maximum allowance after deductible	You pay \$35 copay for each office visit, not subject to or applied to deductible	You pay 35% of maximum allowance after deductible
Emergency services	You pay 30% of maximum allowance after deductible	You pay 20% of maximum allowance after deductible and \$100 copay	



Prescription Drugs

CVS Caremark caremark.com

	High Deductible Health Plan (HDHP)	Standard PPO	
	Retail / Mail Order	Retail / Mail Order	
Annual deductible	Combined with medical deductible	Single: \$125; Family: \$250	
Annual cost-share maximum	Combined with medical cost-share maximum	Single: \$4,625; Family: \$9,250	
	Up to a 90-Day Supply	1-Month Supply	3-Month Supply
Generic	You pay 100% of drug cost until you meet the deductible, then you pay 30% of maximum allowance Certain preventive drugs are covered at no cost to you	You pay 25% (\$12 minimum; \$25 maximum)	You pay 25% (\$36 minimum; \$75 maximum)
Preferred brand name		You pay 25% (\$25 minimum; \$75 maximum)	You pay 25% (\$75 minimum; \$225 maximum)
Non-preferred brand name		You pay 25% (\$40 minimum; \$100 maximum)	You pay 25% (\$120 minimum; \$300 maximum)



SPENDING ACCOUNTS

HealthEquity healthequity.com

Use pretax money to pay for eligible health care and dependent care expenses.

Health Savings Account (HSA) Employee only coverage Family coverage	Your 2025 Maximum Contribution* \$3,800 \$7,550	University Maximum Matching Contribution \$500 \$1,000	Maximum Contribution Amount (You + University) \$4,300 \$8,550
Health Care Flexible Spending Account (Health Care FSA)	If you enroll in the Standard PPO or waive coverage, you can contribute tax-free dollars, up to \$3,300 annually (no matching university contribution)		
Dependent Care Flexible Spending Account (Dependent Care FSA)	You can contribute tax-free dollars, up to \$5,000 annually (or \$2,500 if you and your spouse file separate tax returns)		



* If you're age 55 or older (by 12/31/25), you can make an additional \$1,000 contribution.

DENTAL BENEFITS

Delta Dental deltadentalid.com | Willamette Dental willamettedental.com

With three dental plan choices, select the best dental coverage for you and your family.

	Delta Dental Standard	Delta Dental Plus	Willamette Dental*
Annual deductible	Individual: \$25 Family: \$75	Individual: \$50 Family: \$150	None
Annual maximum benefit	\$1,000	\$2,000	None
Preventive care	You pay \$0	You pay \$0	\$20 copay
Minor restorative	You pay 20% of maximum allowance after deductible	You pay 20% of maximum allowance after deductible	Copays vary by service
Major restorative	You pay 50% of maximum allowance after deductible	You pay 45% of maximum allowance after deductible	
Orthodontia	You pay full cost	Plan pays 50%, up to \$1,500 lifetime maximum per person	You pay \$1,500 plus office visit copays



* Willamette Dental is only available in certain areas.



VISION BENEFITS

VSP vsp.com

When receiving eye care, you can visit the provider of your choice, but you maximize available benefits when you use VSP providers.

	VSP Provider	Non-VSP Provider
Annual eye exam	You pay \$10 deductible, then plan pays 100%	You pay \$10 deductible, then plan reimburses up to \$50
Eyeglass lenses (once every 12 months)	You pay \$25 deductible, then plan pays 100%	You pay \$25 deductible, then plan reimburses: Single vision: \$50 Trifocal: \$100 Bifocal: \$75
Eyeglass frames (once every two years)	You pay \$25 deductible, then plan pays up to \$175	You pay \$25 deductible, then plan reimburses up to \$70
Lens enhancements <ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses 	Covered in full You pay \$80-\$90 You pay \$120-\$160	Not covered
Contact lenses in lieu of glasses, every calendar year	Lenses: Plan pays up to \$175 for contacts and fitting exam Fittings and evaluations: You pay up to a \$60 deductible, then plan pays 100%	Lenses: Plan reimburses up to \$105 Fittings and evaluations: Not covered



FULL TIME* EMPLOYEE CONTRIBUTIONS

The chart below shows the 2025 biweekly, pretax contributions for health coverage.

	Medical and Prescription Drugs		Dental			Vision
	Standard PPO	High Deductible Health Plan (HDHP)	Delta Dental Standard	Delta Dental Plus	Willamette	Vision Service Plan (VSP)
Employee Only	\$93.34	\$49.25	\$0.00	\$3.72	\$9.32	\$0.00
Employee + Spouse	\$195.95	\$103.39	\$0.00	\$8.32	\$19.26	\$0.00
Employee + Child	\$130.65	\$68.93	\$0.00	\$7.43	\$18.22	\$0.00
Employee + Children	\$197.82	\$104.37	\$0.00	\$14.12	\$34.71	\$0.00
Employee + Family	\$263.13	\$138.82	\$0.00	\$15.01	\$37.12	\$0.00



* Employees working 35-40 hours per week.

LIFE INSURANCE BENEFITS

The Standard standard.com

Life insurance provides financial protection in the event of your or your dependent's death.

Basic Life

- Provided at no cost: 1x your base annual salary, up to \$500,000 maximum

Optional Life*

- Buy-Up Option: Up to 4x your base annual salary, up to \$1,000,000 maximum

Dependent Life*

- Buy-Up Option: spouse coverage in increments between \$10,000 and \$250,000
- Buy-Up Option: eligible dependent coverage for \$5,000, \$10,000 and \$25,000

Accidental Death and Dismemberment

- Employee coverage is available for 1x to 5x your base annual salary, up to a \$1,000,000 maximum benefit. Coverage for family members is a percentage of your benefit.

* Depending on the coverage you elect, evidence of insurability may be required.

DISABILITY INSURANCE

The Standard standard.com

Disability insurance provides short-term and long-term protection in the event you cannot work because of injury or sickness, or in the event of your death.

Short-Term Disability

- Provided at no cost: 50% of your pay, up to \$500 per week
- Buy-Up Option 1: 60% of your pay, up to \$700 per week
- Buy-Up Option 2: 66.67% of your pay, up to \$1,250 per week

Long-Term Disability

- Provided at no cost: 50% of your pay, up to \$2,000 per month
- Buy-Up Option 1: 60% of your pay, up to \$3,000 per month
- Buy-Up Option 2: 66.67% of your pay, up to \$5,000 per month



PHYSICAL WELLNESS BENEFITS

These benefits are available at no cost to you and your dependents when you enroll in a university medical plan.

Diabetes Prevention Program

Blue Cross of Idaho gosolera.com/uidaho

Online or in-person lifestyle coaching programs can help you significantly reduce your risk of developing diabetes.

Hinge Health

hingehealth.com/universityofidaho

Get physical therapy and health coaching via telehealth to manage chronic and acute musculoskeletal conditions from the comfort of home.

Wondr Health

wondrhealth.com/uofi

Reduce stress, sleep better, manage weight and increase confidence with this digital, science-backed behavior-change program.

Blue Cross of Idaho Member Support

members.bcidaho.com

Through Blue Cross of Idaho, access these additional benefits:

- Care management
- Condition support for chronic conditions
- Pregnancy support
- Sharecare digital wellbeing tool
- Discounts on health and wellness products and services

COUNSELING AND THERAPY BENEFITS

When it comes to your emotional health, the university offers you in-person and virtual care options. With 24/7 resources available, you can access benefits when it's convenient for you.

CredibleMind

uidaho.crediblemind.com

You and your dependents have 24/7 access to CredibleMind, a free, confidential and valuable online wellness platform. It provides expert-curated and scientifically backed mental health self-care content and includes an expansive library of tools and assessments.

Employee Assistance Program

eaphelplink.com (company code: UI1)

You and covered dependents have access to eight no-cost counseling sessions per issue, per year, per person for concerns such as anxiety, depression, grief, relationship issues and more. The EAP also includes financial and legal consulting, assistance with provider searches for childcare and eldercare, and professional development resources. Services are available 24/7.

Online-Based Cognitive Behavioral Therapy

uidaho.cbt.telushealth.com

Through virtual therapy with TELUS Health CBT, learn how to change the thoughts, feelings and behaviors causing your problems. Get 24/7/365 help for anxiety, depression, insomnia, pain management, burnout and more. A therapist continually reviews your progress.

VOLUNTARY BENEFITS AND PROGRAMS

The university offers access to a variety of voluntary benefits and programs at discounted rates through Corestream. Employees pay the full cost of these benefits.

Accident Insurance*

Covers unexpected costs following a covered accident.

Auto and Homeowners Insurance

Special rates on auto and home coverage through three major companies.

College Debt Benefits

Support from GradFin to help you manage your or a dependent's student loan debt.

Critical Illness Insurance*

Protects you against a predetermined list of critical illnesses, such as cancer.

Hospital Indemnity Insurance*

Provides you with a payout for certain costs related to long-term hospital stays.

Identity Theft Plan

Identity and financial information protection coverage through ID Watchdog.

Legal Plan*

Access to experienced attorneys nationwide through LegalEASE.

Loan Program

Low-cost personal loans through Kashable, repayable through payroll deduction.

MASA Medical Transport Solutions

Coverage for out-of-pocket costs of emergency ground and air ambulance trips.

Payroll Purchasing Program

Products and services bought through payroll deduction instead of traditional financing options.

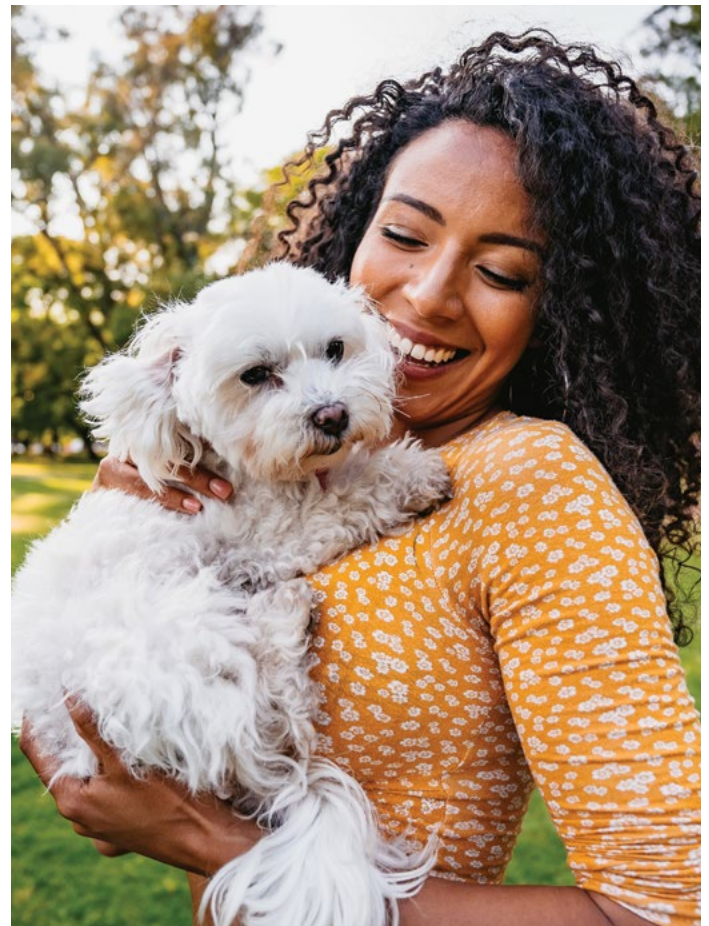
Pet Insurance

Discounted insurance through Nationwide.

Universal Life Insurance with Long-Term Care Benefit*

Gives you added financial protection when the unexpected happens and to help with long-term care services costs.

*Must enroll in coverage as a new hire or during Annual Enrollment.



RETIREMENT BENEFITS

The university provides long-term financial protection with a defined benefit and defined contribution plan. You also have access to supplemental retirement plans that you fund.

PERSI Retirement Plan for Hourly Employees

The PERSI Retirement Plan is a defined benefit plan that provides a monthly benefit payable at retirement. You and the university contribute.

- **You:** 7.18% of your base annual salary, tax-deferred
- **University:** 11.96% of your base annual salary, tax-deferred

You're vested in contributions and investment earnings when you have five years of PERSI service credit.

Optional Retirement Plan (ORP) for Faculty and Exempt Employees

The ORP is a defined contribution plan that you can take with you if you leave or retire. You and the university contribute.

- **You:** 6.97% of your base annual salary, tax-deferred
- **University:** 9.27% of your base annual salary, tax-deferred

You are immediately vested in this plan. You can invest in one or more investment options offered by Fidelity. Your account is yours to take with you if you leave or retire from the university.

Supplemental Retirement Plans

You can opt to participate in the tax-deferred options below. The university does not contribute to these plans.

- 403(b)
- Roth 403(b)
- 457(b)
- Roth 457(b)
- PERSI Choice 401(k)

Questions?

Please visit uidaho.edu/benefits for more details about benefits and benefit eligibility. You can also contact Benefit Services at **208-885-3697** (within Idaho) or **800-646-6174** (outside Idaho), or email benefits@uidaho.edu with questions.