



CARROLL HALL



**REGIS**  
UNIVERSITY

# Employee Benefits Summary

Effective May 1, 2025 - April 30, 2026

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# Benefits built for you

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

Understanding your benefits and knowing how to use them is just as important as having access to them.

Review this guide to learn about the benefits available to you for the 2025–2026 plan year (May 1, 2025, through April 30, 2026). Then, choose the options that are best for you and your family.

## 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		◆
CO FAMLI	◆	◆

## When to enroll

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



**Within 30 days of joining Regis University as a new employee.**



**During the annual benefits open enrollment period.**



**Within 30 days of a qualifying life event.**



**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 three medical plan options: two 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:



**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 value choosing your own provider from the nation's largest network, and prefer to pay less for medical insurance out of your paycheck, while being able to see the full cost of care upfront for your services needed?**

**Consider the Surest PPO Plan.**



**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.**

### 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 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.

◆ **UHC Surest members:** If you elect employee + spouse, employee + child(ren), or family coverage, the out-of-pocket maximum will apply to each covered member of the family (capped at the family amount).

◆ **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.

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

*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.*

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

# Medical Insurance

The table below summarizes the benefits of each medical plan

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

<b>Summary of Covered Benefits</b>	<b>UHC Surest PPO Plan</b>		<b>KP HMO Plan</b>
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network Only</i>
<b>Provider Network</b>	<a href="#">UHC Choice Plus</a>	N/A	<a href="#">Kaiser</a>
<b>Calendar Year Deductible</b> Individual/Family	\$0 copay		\$1,000 / \$2,000
<b>Out of Pocket Maximum</b> (includes deductible, copays and coinsurance) Individual/Family	\$5,500 / \$11,000	\$11,000 / \$22,000	\$5,500 / \$11,000
<b>Preventive Care</b>	\$0 copay	\$195 copay	Plan pays 100%
<b>Physician Services</b>			
Telemedicine	\$0-\$130 copay (depends on care received)	Not Covered	Plan pays 100%
Primary Care Physician	\$25-\$130 copay	\$215 copay	\$20 copay <sup>1</sup>
Specialist	\$25-\$130 copay	\$215 copay	\$30 copay
Urgent Care	\$80 copay	\$200 copay	\$40 copay
Mental Health (MH)	Office or virtual visit: \$25 copay Intensive Outpatient Treatment: \$90 copay Partial Hospitalization: \$170 copay In an outpatient setting: \$170 In an inpatient setting: \$2,750	Office or virtual visit: \$195 copay Intensive Outpatient Treatment: \$270 copay Partial Hospitalization: \$510 copay In an outpatient setting: \$510 In an inpatient setting: \$8,250	\$20 copay (Outpatient Svcs.) 20% after ded. (Inpatient Svcs.)
<b>Lab/X-ray</b>			
Diagnostic Lab/X-ray	Non-routine: \$25-\$1,300 copay Routine: \$0 copay	Non-routine: up to \$2,700 copay Routine: \$0 copay	20% after ded.
High-Tech Services (MRI, CT, PET)	\$150 to \$1,050 copay	up to \$1,650 copay	20% after ded.
<b>Hospital Services</b> Inpatient Outpatient	\$40-\$3,500 copay \$40-\$3,500 copay	up to \$10,000 up to \$10,000	20% after ded. Ambulatory Surgery Center <sup>2</sup> : \$500 copay. Hospital: 20% after ded.
<b>Emergency Room</b>	\$850 copay	\$850	20% after ded.
<b>Chiropractic Care/ Acupuncture</b> Limit of 20 visits per calendar year	\$30 copay / \$60 copay	\$75 copay / \$165 copay	Not Covered
<b>Physical Therapy</b>	\$15-\$90 copay	\$220 copay	\$20 copay <sup>3</sup>
<b>Occupational Therapy</b>	\$15-\$115 copay	\$175 copay	
<b>Speech Therapy</b>	\$15-\$115 copay	\$175 copay	
<b>Prescription Drugs</b> (Up to a 30-day supply)			
Tier 1 Tier 2 Tier 3	\$10 copay \$90 copay \$120 copay	Not Covered	Preventive Drugs: Plan pays 100% <sup>4</sup> Generic: \$15 copay Preferred Brand: \$30 copay Non-preferred Brand: \$50 Specialty: 20% up to \$250 2x retail copay
<b>Specialty</b> Tier 1 Tier 2 Tier 3	\$330 copay \$370 copay \$400 copay		
<b>Mail Order</b> (Up to a 90-day supply)	2.5x retail copay		

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

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

(2) Ambulatory Surgery Centers are located at the Franklin and Lone Tree Medical Offices. Call Kaiser for additional information.

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

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

# Medical Insurance

## How the plans work

<i>Key Functions</i>	<b>UHC Captivate HSA PPO Plan</b>	<b>UHC Surest PPO Plan</b>	<b>KP HMO Plan</b>
<b>In &amp; Out-of-Network benefits</b>	Yes	Yes	No
<b>How to find in-network providers</b>	UnitedHealthcare Choice Plus <a href="https://www.whyuhc.com/choiceplus">https://www.whyuhc.com/choiceplus</a>	UnitedHealthcare Choice Plus <a href="https://www.whyuhc.com/choiceplus">https://www.whyuhc.com/choiceplus</a>	Kaiser <a href="https://healthy.kaiserpermanente.org/colorado/doctors-locations">https://healthy.kaiserpermanente.org/colorado/doctors-locations</a>
<b>Pay for care with pre-tax dollars; see <a href="#">page 20</a> for more information</b>			
Health Savings Account	Yes	No	No
Health Care Flexible Spending Account	No	Yes	Yes
Limited Purpose Flexible Spending Account	Yes	No	No
<b>Regis University contributes money into an account to help you pay for out-of-pocket expenses</b>	*Yes. Regis University contributes money to an HSA: \$250 for employee-only coverage and \$500 for all other tiers.	No	No
<b>Individual deductible applies if you cover your family</b>	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.	This plan does not have a deductible to satisfy. If you cover your family, all individual copays amounts will count toward meeting the family out-of-pocket max, but an individual will not have to pay more than the individual 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
<b>How you pay for your portion of In-Network physician services such as primary care physician and specialist visits</b>	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)
<b>Referrals required?</b>	No	No	Yes

*\*HSA contributions are available for first time participants only.*



## Medical Insurance

### Breaking down plan types (and understanding acronyms)

#### Captivate HSA PPO Plan

On a High-Deductible Health Plan (HDHP), you have to pay more out-of-pocket before your health plan starts covering services. The amount you have to pay before the plan kicks in is called the “deductible.” To help cover these expenses, you can access a special savings account called a “Health Savings Account (HSA).” You can contribute pre-tax funds to this account and use it to pay for different health-related expenses called “qualified medical expenses.”

◆ **Advantages:** An HDHP is a Preferred Provider Organization (PPO) medical plan that allows you to see any healthcare provider, including specialists, without needing a referral. Keep in mind that using in-network providers is more cost-effective. Your HSA can help you save on taxes. Funds in an HSA can be used for a wide range of qualified medical expenses.

◆ **Out-of-Pocket Costs:** If you choose an HDHP, you’ll pay most of your out-of-pocket expenses upfront until you reach your deductible.

◆ **Ideal If:** You don’t usually need much health care throughout the year and have enough money set aside to cover expenses until you reach your deductible.

*Note: You can only use your HSA funds to pay for qualified medical expenses, such as copay fees and purchases of over-the-counter medications. It’s a good idea to keep your receipts in case your taxes are audited. You will find additional information on HSA’s on [page 21](#).*

◆ **Example of using an HDHP plan:** Taylor rarely goes to the doctor, but when she experienced a fever, chills, and chest congestion, she decided to visit urgent care. Taylor found a nearby in-network urgent care clinic for treatment. Because Taylor hadn’t yet met the plan’s annual deductible, she used funds from her Health Savings Account (HSA) to pay for the visit. Taylor had savings set aside, so she was prepared for this visit. Taylor paid a coinsurance, which counts toward the plan’s annual deductible.



## Medical Insurance

### Breaking down plan types (and understanding acronyms)

#### Surest

Surest is United Healthcare's newest and most user friendly insurance offering. Surest enrollees can see actual prices (not estimates) in advance for any service. With Surest, all services are assigned a copay and by using the Surest app or website ([www.surest.com](http://www.surest.com)) you can see your total out of pocket cost before you ever visit a doctor. With Surest, there are no deductibles and no coinsurance - just easy to understand copays. And every dollar you spend goes towards your out of pocket maximum. That's it!

- ◆ **Advantages:** You know exactly what your out of pocket costs will be in advance. No referrals required and access to UHC's largest nationwide network, Choice Plus.
- ◆ **Out-of-Pocket Costs:** All services are assigned a flat copay amount and every dollar you spend accumulates towards your out of pocket maximum. There is no deductible and no coinsurance.
- ◆ **Ideal If:** You want to know what your costs will be in advance with no surprises and no complicated math.
- ◆ **Example of using the Surest plan:** Margot has a lingering cough and wants to see the doctor. She signs in to the Surest app to search in-network providers and chooses one close to her with a low copay. Margot saw the doctor who wrote her a prescription at her preferred pharmacy. Margot's out of pocket costs were the copay for the physician visit and for the prescription.

#### KP HMO Plan

On a Health Maintenance Organization plan or HMO, your first important step is to choose a Primary Care Physician (PCP). Your PCP will provide you with care or refer you to other services. Any other medical services you need throughout the year must come from a certain group of providers-the ones in the plan's network. If you go to a provider or facility outside the network, the health plan will not pay for those services unless it's an emergency.

- ◆ **Advantages:** Out-of-pocket costs are lower. Your care is coordinated by your PCP.
- ◆ **Out-of-Pocket Costs:** Your health plan can charge different fees such as a flat fee called a "copay", a fee that's a percentage of the total cost of the service, called "coinsurance", and an amount that must be paid before your plan kicks in, called a "deductible." Sometimes, these types of fees are lower in an HMO than they are in other types of plans.
- ◆ **Ideal If:** You are comfortable with a PCP directing your care.
- ◆ **Example of using an HMO plan:** Ben needed an annual exam but was also worried about an area on his skin. Ben called the primary care physician (PCP) that he elected and made an appointment. Ben told the PCP about his skin concerns, and the PCP referred Ben to a dermatologist in the plan network. That worked great for Ben. He was too overwhelmed to find the dermatologist himself, and he likes coordinating his care with the PCP. Ben paid his visit cost, which will count toward the out-of-pocket cost.



## Medical Insurance

### Pharmacy

Your benefits cover a lot of prescription medications, but how much you pay for them, and how much your health plan covers, is determined by a system of “tiers.” These tiers are more like a layer cake than a rating system: The quality is the same no matter where you are, but the higher you go on these tiers, the more expensive and/or hard to access the medication may be.

Here are some examples of the types of medications in each tier:

- ◆ **Tier 1 - Generic Formulary:** These medications have the same active ingredients as brand-name medications, but they cost less.
- ◆ **Tier 2 - Brand name:** These medications are only made by one manufacturer. They’re proven to be the most effective medications in their class.
- ◆ **Tier 3 - Non-Preferred:** Medications that aren’t on your health plan’s list of preferred medications, which is called their “formulary.” Usually, this happens when there is a safe and effective alternative that is less expensive—often a generic. If your doctor prescribes a non-formulary medication, it’s a good idea to speak with them or your pharmacist about generic alternatives.
- ◆ **Tier 4 - Specialty:** These medications treat chronic or complex conditions. They might require special storage or careful monitoring.

### Why pay more for your medications?



◆ **Use the mail:** You can save time and money by getting your medications shipped directly to you through a mail order service. You can have a larger quantity, usually a 90-day supply, regularly shipped to your door. Go to <https://member.uhc.com/myuhc> or <https://healthy.kaiserpermanente.org/colorado/front-door> to sign-up for delivery service.



◆ **Shop around:** Some pharmacies offer less expensive medications. Try calling pharmacies inside warehouse clubs or discount stores to see if they offer a lower price. Shopping around could pay off.



◆ **Try over-the-counter:** For colds, headaches, and other common conditions, over-the-counter medications can sometimes work just as well as prescription ones—and cost a lot less, too.



# Medical Insurance

## Claims Example

Physician Services	UHC Captivate HSA PPO	UHC Surest PPO	KP HMO
<b>Claim (Cost)*</b>	All services with the exception of preventive care are subject to the plan's deductible, coinsurance and out-of-pocket maximum. You will pay the full price of services until your deductible is met at which point your coinsurance will kick in. Once you have hit your out-of-pocket maximum the plan will pay 100% of all services through the end of the calendar year.	Member pays applicable copay	Member pays applicable copay
<b>New Patient Visit</b>	\$102	\$25-\$130 copay	\$20 copay
<b>Existing Patient Visit</b>	\$80	\$25-\$130 copay	\$20 copay
<b>Specialist Visit</b>	\$242	\$25-\$130 copay	\$30 copay

*\*All examples are assuming an in-network provider has been utilized. All amounts in each situation are estimated and are intended solely for illustrative purposes.*

Inpatient Hospital Stay*	UHC Captivate HSA PPO	UHC Surest PPO	KP HMO
<p>Example of Individual Coverage Cost:                      \$14,000 (total service charge)                      -\$2,000 (minus individual deductible)                      \$12,000 (balance)</p> <p>After your deductible is satisfied you will pay your coinsurance, which is 15% of the remaining balance. This amount is \$1,800.</p> <p>Total cost is \$3,800 (deductible + coinsurance), for an individual on employee only coverage. However, if the member had any services prior to the hospital stay, those services may have already applied towards the deductible and/or the out-of-pocket maximum.</p>	<p>\$14,000 (total service charge for any other plan)                      -\$0 (deductible)                      \$350-\$3,500 copay (balance)</p> <p>The most you will pay for an Inpatient Hospital Stay would be \$3,500, this is the worse case scenario for your visit.</p> <p>The amount billed will go toward your overall out-of-pocket maximum.</p>	<p>\$14,000 (total cost)                      -\$1,000 (minus individual deductible)                      \$13,000 (balance)</p> <p>After your deductible is satisfied you will pay your coinsurance, which is 20% of the remaining balance. This amount is \$2,600.</p> <p>Total Cost is \$3,600 (deductible + coinsurance), however if the member had any services prior to the visit, those services may have already applied towards the out-of-pocket maximum.</p>	
<p>If the member elects family coverage, then the family deductible must be met before the plan begins to pay coinsurance.</p> <p>Example of Family Coverage Cost:                      \$14,000 (total cost)                      \$4,000 (minus family deductible)                      \$10,000</p> <p>After the family deductible is satisfied you will pay 15% coinsurance (\$1,500).</p> <p>Total cost is \$5,500 (deductible + coinsurance), for an individual on family coverage. However any services prior to the hospital stay, those services may have already applied towards the deductible and/or out-of-pocket maximum.</p>	<p>Any future services this member has will continue to go towards the out-of-pocket maximum until it has been satisfied.</p>		

*\*All examples are assuming an in-network provider has been utilized. All amounts in each situation are estimated and are intended solely for illustrative purposes.*

# Medical Insurance

## Claims Example

Prescription Drugs	UHC Captivate HSA PPO	UHC Surest PPO	KP HMO
<b>Prescription Type*</b>			
	All services with the exception of preventive care are subject to the plan's deductible and out of pocket maximum, including prescription costs. You will pay the full price of the prescription cost until your deductible is met. Once the deductible is met you will be responsible for the applicable copay as shown below. If you elected family coverage, you must meet the full family deductible, before a copayment is applicable.	Member pays applicable copay	Member pays applicable copay
<b>Generic</b>	\$10 copay after deductible	\$10 copay	\$15 copay
<b>Preferred Brand</b>	\$30 copay after deductible	\$90 copay	\$30 copay
<b>Non-Preferred Brand</b>	\$60 copay after deductible	\$120 copay	\$50 copay
<b>Specialty</b>	20% up to a \$250 copay, subject to plan deductible	\$330/\$370/\$400	20% up to \$250

\*All examples are assuming an in-network provider has been utilized. All amounts in each situation are estimated and are intended solely for illustrative purposes.



## 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.

### Contraceptive Service Only Card (UHC Plan Only)

Contraceptive coverage on the UHC Captivate HSA and UHC Surest plans are covered through a supplemental plan. You can use your Contraceptive Services Only (CSO) ID card to access services prescribed by a healthcare professional, performed by an in-network provider, or filled at a network pharmacy. To sign up for a Contraceptive Services Only card, call 1-866-802-8602. After you sign up, they will send you a CSO ID card to use at the doctor's office and pharmacy, and more information about the CSO benefit. This card is specific to the CSO benefit and will have a different policy number than your UHC Medical card.

## 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.

<b>Level of Coverage</b> Employees Annual Compensation	<b>UHC Captivate HSA Plan</b>			<b>UHC Surest PPO Plan</b>		
	<b>Up to \$50,000</b>	<b>\$50,001 - \$75,000</b>	<b>More than \$75,000</b>	<b>Up to \$50,000</b>	<b>\$50,001 - \$75,000</b>	<b>More than \$75,000</b>
<b>Employee Only</b>	\$67.73	\$71.85	\$76.13	\$54.14	\$62.28	\$71.64
<b>Employee + Spouse</b>	\$219.03	\$232.19	\$246.21	\$211.60	\$221.17	\$254.40
<b>Employee + Child(ren)</b>	\$203.84	\$216.14	\$229.20	\$178.37	\$205.12	\$235.83
<b>Employee + Family</b>	\$314.10	\$333.09	\$353.05	\$275.74	\$317.20	\$364.66
	<b>KP HMO Plan</b>			<i>This note applies to all plans: 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.</i>		
	<b>Up to \$50,000</b>	<b>\$50,001 - \$75,000</b>	<b>More than \$75,000</b>			
<b>Employee Only</b>	\$83.73	\$88.71	\$94.00			
<b>Employee + Spouse</b>	\$246.96	\$261.67	\$277.45			
<b>Employee + Child(ren)</b>	\$234.60	\$248.72	\$263.65			
<b>Employee + Family</b>	\$357.97	\$379.53	\$402.38			

## 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 [member.uhc.com/myuhc](https://member.uhc.com/myuhc). KP members can access E-Visits by logging on to [kp.org](https://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, 2026.**

#### 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, 2026.**

#### 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, 2026.**

\* The UHC Surest PPO Plan is a copay plan. It does not have a deductible or coinsurance. Any copay amounts paid out will count towards your calendar year out-of-pocket maximum.

## 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.



#### What is preventive care?

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.

#### Why is preventive care important?

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**.

#### What's covered?

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.

### 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.

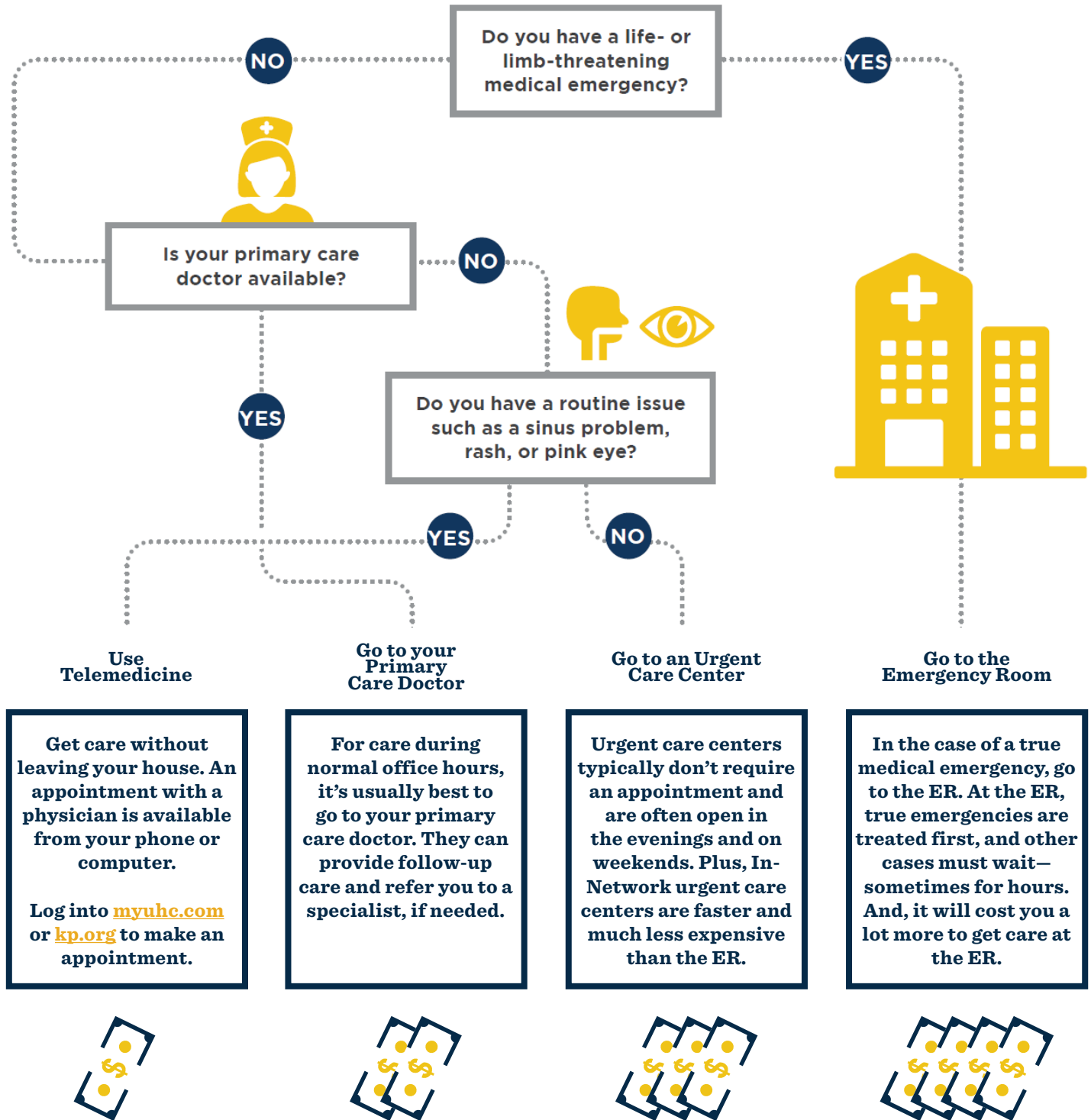
Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan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



**Use Telemedicine**

**Go to your Primary Care Doctor**

**Go to an Urgent Care Center**

**Go to the Emergency Room**

Get care without leaving your house. An appointment with a physician is available from your phone or computer.

Log into [myuhc.com](http://myuhc.com) or [kp.org](http://kp.org) to make an appointment.

For care during normal office hours, it's usually best to go to your primary care doctor. They can provide follow-up care and refer you to a specialist, if needed.

Urgent care centers typically don't require an appointment and are often open in the evenings and on weekends. Plus, In-Network urgent care centers are faster and much less expensive than the ER.

In the case of a true medical emergency, go to the ER. At the ER, true emergencies are treated first, and other cases must wait—sometimes for hours. And, it will cost you a lot more to get care at the ER.

## 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](http://deltadentalco.com) to find an In-Network provider through Delta Dental.

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



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

<b>Level of Coverage</b>	<b>Delta Dental “Regi” Plan</b>	<b>Delta Dental “Rangers” Plan</b>
<b>Employee Only</b>	\$8.70	\$2.15
<b>Employee + Spouse</b>	\$21.75	\$6.00
<b>Employee + Child(ren)</b>	\$26.10	\$8.15
<b>Employee + Family</b>	\$42.40	\$10.85

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](http://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.

<b>VSP Vision Plan</b>		
<b>Summary of Covered Benefits</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Eye Exam</b> (every 12 months)	\$10 copay	Reimbursement up to \$45
<b>Lenses</b> (every 12 months) Single/Bifocal/Trifocal/Progressives	\$10 copay	Reimbursement up to \$30/\$50/\$65
<b>Frames</b> (Every 24 months)	\$180 allowance after \$10 copay; 20% off any amount above the allowance	Reimbursement up to \$70
<b>Contact Lenses</b> (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/offers/special-offers](http://vsp.com/offers/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.

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

	<b>Health Savings Account</b> <a href="#">Details on page 21</a>	<b>Health Care Flexible Spending Account</b> <a href="#">Details on page 22</a>	<b>Limited Purpose Health Care Flexible Spending Account</b> <a href="#">Details on page 22</a>	<b>Dependent Care Flexible Spending Account</b> <a href="#">Details on page 22</a>
<b>Eligible Plans</b>	UHC Captivate HSA	UHC Surest PPO Plan, KP HMO Plan	UHC Captivate HSA	All Plans
<b>Eligible Expenses</b>	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
<b>Your total contribution is available in full on your first day of coverage</b>	No	Yes	Yes	No
<b>You can change your election throughout the year</b>	Yes	No	No	No
<b>Funds roll over from one year to the next</b>	Yes	Up to \$660	Up to \$660	No

\*Percentage varies based on your tax bracket.

## Health Savings Account

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

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

### Regis University Contributions

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

◆ **Employee-only coverage:** \$250

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

### 2025 IRS HSA Contribution Maximums

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

◆ **Individuals:** \$4,300 (2024 was \$4,150)

◆ **All other coverage levels:** \$8,550 (2024 was \$8,300)

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

### HSA Eligibility

You are eligible to fund an HSA if you are enrolled in the UHC Captivate HSA Plan and meet additional eligibility requirements. Refer to IRS Publication 969 for eligibility information. Reach out to HR if you'd like to speak with a Medicare Specialist on how this may impact your eligibility.



**Use**

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



**Save**

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



**Invest**

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

## Flexible Spending Accounts

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

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

### Healthcare FSA (not allowed if you fund an HSA)

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

The health care FSA maximum contribution is \$3,300 for the 2025 tax year and \$3,200 for the 2024 tax year. If you don't use the funds in the account by the end of the of the plan year, then you risk losing those funds. The only exception to this is the rollover. You have up to \$660 at the end of the plan year that you can roll over to 2026.

### Limited purpose healthcare FSA (if you fund an HSA)

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

The limited purpose health care FSA maximum contribution is \$3,300 for the 2025 tax year and \$3,200 for the 2024 tax year. This plan is a "use it or lose it" plan. If you don't use the funds in the account by the end of the of the plan year, then you risk losing those funds. The only exception to this is the rollover. You have up to \$660 at the end of the plan year that you can roll over to 2026.

### Dependent care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

You may contribute up to \$5,000 per household for the current tax year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the current tax year.

*Note: Plan year FSA contributions can only be applied to qualified services performed during the 2025–2026 plan year. Please plan your FSA contributions and expenses accordingly.*



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

**This is because you don't pay taxes on your FSA contributions.**  
*\*Amount varies based on your tax bracket.*

# Life and Accidental Death & Dismemberment (AD&D) Insurance

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

## Basic Life and AD&D Insurance

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

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

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

## Supplemental Life and AD&D Insurance

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

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

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

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

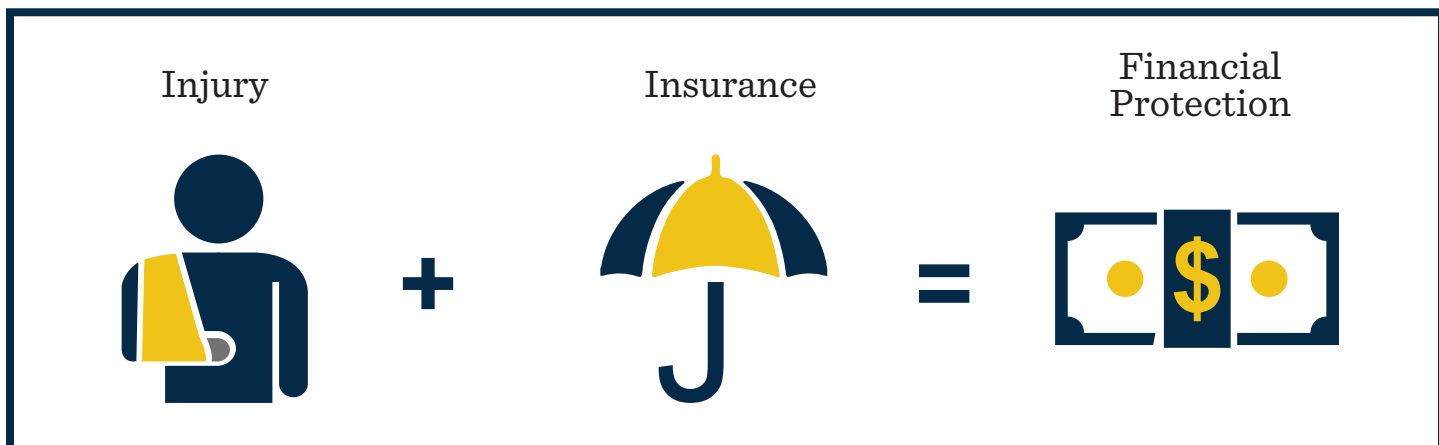
*Note: The age band premium changes will adjust at the beginning of each plan year (on May 1).*

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

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

## Financial Protection

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

- ▶ **Long-term Disability Insurance**  
 Regis University automatically provides long-term disability (LTD) insurance through The Hartford to all benefits-eligible employees at no cost. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.
- ◆ **Benefit:** 60% of base monthly pay up to \$10,000 per month
  - ◆ **Elimination period:** 180 days
  - ◆ **Benefit duration:** Social security normal retirement age

- ▶ **Colorado Family and Medical Leave Insurance (CO FAMLI)**  
 If you are a covered Colorado employee and have earned at least \$2,500 for work performed in Colorado in the prior year, you'll be able to request paid family and medical leave benefits through the Regis University private plan with The Hartford for qualifying reasons. If you need to request leave, please reach out to The Department of Human Resources with questions. This benefit has an employee/employer cost share that comes out of your paycheck automatically for those employees residing in Colorado.

Outside of Colorado: Please reach out to Human Resources.



## 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>	<b>Voluntary Accident Insurance</b>
Employee Only	\$3.86
Employee + Spouse	\$6.05
Employee + Child(ren)	\$6.39
Employee + Family	\$10.04



## Critical Illness Insurance

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

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

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

### Critical Illness Insurance Costs

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

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

#### Voluntary Critical Illness Insurance

Benefit Amount	Coverage Level	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79
<b>\$10,000</b>	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
<b>\$20,000</b>	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
<b>\$30,000</b>	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

## RegisCARES Clinic

### RegisCARES now offers both Physical Therapy and Personal Training Services

#### Physical Therapy

Are aches, pains and physical health holding you back?

Faculty practitioners at RegisCARES, the on-campus physical therapy clinic at Regis University, can perform an individual assessment and prescribe a physical therapy program tailored to your individual needs.

RegisCARES Clinical and Rehabilitation Services is staffed by licensed physical therapists who also serve as faculty within the Regis University School of Rehabilitative & Health Sciences. RegisCARES assists patients with a variety of physical therapy needs including spinal problems, back and neck injuries, sports injuries, rehabilitation following orthopaedic surgical procedures, neurological conditions, concussion treatment and more. RegisCARES also works with our University athletes in conjunction with the athletic training staff on campus.

RegisCARES accepts many major private insurance plans including Medicare or Medicaid, the University employee UHC plan, and the student Anthem BCBS health plan. In addition, RegisCARES offers a discounted rate for clients paying out of pocket.

#### Physical Therapy Services Offered

Members of the RegisCARES faculty practice are well-equipped to help patients suffering from a variety of conditions and problems, including:

- ◆ Sports and Athletic Injuries\*
- ◆ Orthopaedic Post Surgical Rehabilitation\*
- ◆ Neurological (Stroke, Brain injury, adult conditions of pediatric onset, Parkinson's Disease)
- ◆ Balance, Vestibular and Concussion Treatment\*
- ◆ Back and Neck Injuries and Conditions\*
- ◆ Overuse Injuries\*
- ◆ Worker's Compensation Rehab\*

*\*Indicates an on-staff specialist in this area*

Our therapists are up-to-date on the latest in physical therapy treatment and can offer services such as specific prescribed exercise programs, dry needling, soft tissue therapy, manual and manipulative therapy, Graston technique®, Blood Flow Restrictive therapy and more.

#### Physical Therapy Payment Options

RegisCARES offers competitive pricing compared with local private practices, and also accepts most major private insurance plans, including but not limited to:

- ◆ UnitedHealthCare
- ◆ Aetna
- ◆ Anthem BSBC
- ◆ Tricare
- ◆ Cigna
- ◆ Humana
- ◆ GEHA
- ◆ Medicare
- ◆ Medicaid

*Please verify coverage with your insurance company directly to insure benefits coverage. You may use your FSA or HSA to pay for Physical Therapy.*

#### Personal Training Services

Regis Cares offers one on one personal training services with certified personal trainers. Sessions take place in the Fitness Center on the NW Regis Campus.

Our personal trainers are Regis University current HES students, DPT students, or recent graduates who are committed to helping individuals reach their personal fitness goals, specialize in the design and implementation of individualized programs, and are skilled in the safe and proper use of gym equipment.

Services provided by the personal trainer:

- ◆ Multi-systems fitness assessment
- ◆ Health and fitness goal identification
- ◆ Design of tailored exercise and fitness programs
- ◆ Instruction in how to safely perform exercises
- ◆ Health and fitness progress monitoring
- ◆ Adjustment of health and fitness programs in response to changing fitness level
- ◆ Guidance about nutrition and lifestyle habits



#### RegisCARES Clinic Details

Northwest Denver Campus | Coors Center 115  
3333 Regis Boulevard, Denver CO 80221

◆ **Appointment Hours:** Monday-Friday 9 a.m. - 5 p.m.

◆ **Contact:** 303.964.6655 | [rucares@regis.edu](mailto:rucares@regis.edu)

◆ **Website:** <https://www.regis.edu/life-at-regis/student-wellbeing/recreation-center/fitness-center/physical-therapy-clinic>

◆ **Click here to request a physical therapy appt:**

<https://form.jotform.com/202866219942159>

◆ **Click here to request personal training services:**

<https://form.jotform.com/233376751728162>

# Employee Assistance Program

Emotional wellbeing and work-life balance resources to keep you at your best. SupportLinc offers expert guidance to help you and your family address and resolve everyday issues.



### In-the-moment support

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



### Financial Expertise

Consultation and planning with a financial counselor.



### Legal Consultation

By phone or in-person with a local attorney.



### Short-term counseling

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



### Convenience Resources

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



### Confidentiality

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



## Start with Navigator

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

*Scan this qr code to login to SupportLinc!*

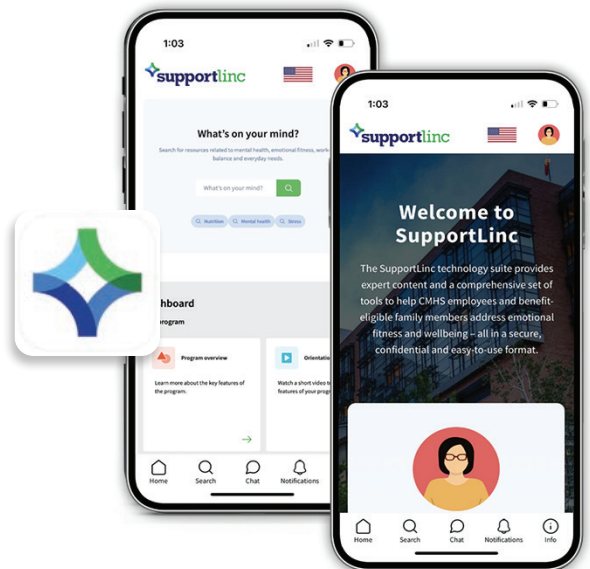
Download the app by searching for eConnect Mobile (Curalinc Healthcare) in the app store.

### Convenient, on-the-go support

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

### Your web portal and mobile app

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



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

## Retirement Savings Plan

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

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

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

Employees may contribute up to \$23,500 for the 2025 calendar year.

Catch up contributions can be made for employees age 50+ up to \$7,500 for the 2025 calendar year.

Catch-up contribution limits by age:

- Age 50 plus can contribute up to \$7,500 in addition to the standard limit
- Age 60 to 63 can contribute up to \$11,250 in addition to the standard limit

## 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 4% Regis University contribution. After an employee has been employed by Regis University for four years, the discretionary contribution increases to 6%.

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

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



## **Paid Time Off** (through 9/30/2025)\*

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

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

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

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

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

**\* Effective October 1, 2025, we will transition to a Flexible Vacation Policy. More information will be provided prior to the transition.**

### **Sick Leave**

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

### **Holidays and Other Leaves**

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

### **Flexible Work Option**

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

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



## Education Benefits

### Employee Tuition Benefit (ETB)

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

Benefits - eligible employees may enroll in undergraduate level courses (up to 27 credit hours per academic year) after 6 months of employment and in graduate level courses (up to 18 credit hours per academic year) after 12 months of employment. Academic year is Fall, Spring, Summer. For additional information, please refer to the Employee Tuition Benefit folder on HR Info share point site. Please reach out to HR regarding questions about Doctoral Studies and Professional Development.

Dependent children, spouse or civil union partner are eligible to receive up to 50% ETB when the employee is eligible for benefits (generally, the first of the month following date of hire), and up to 100% after the employee has completed one year of benefit-eligible employment at Regis University. Dependents may take up to 36.5 credits per year and 146 in total. ETB is prorated for employees who work less than three-quarter time (FTE < .75). Some restrictions apply.

#### Program Restrictions

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

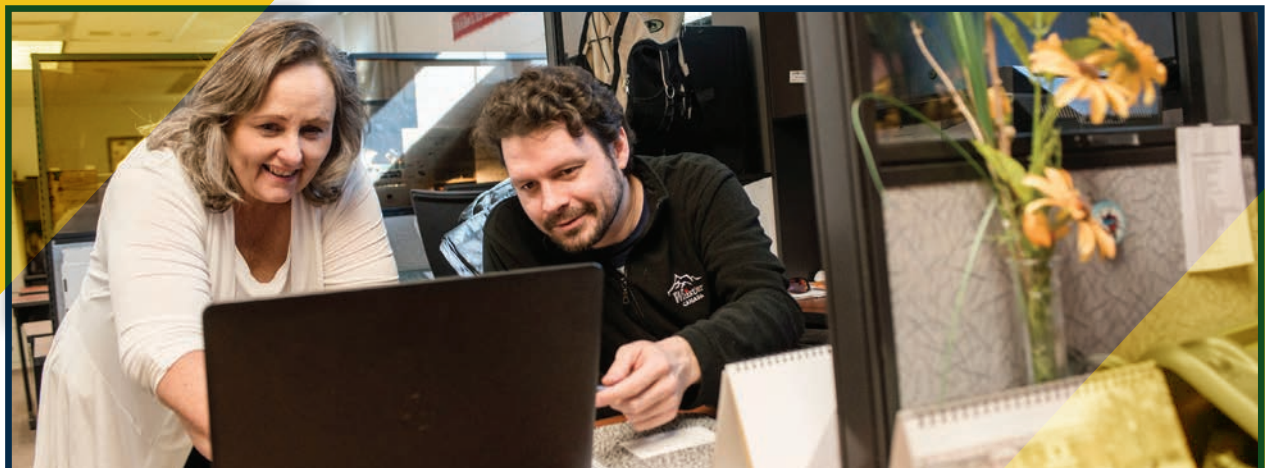
### FACHEX Program\*

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

### The Tuition Exchange Program\*

The tuition exchange program enables children of eligible Regis University employees to apply for a tuition exchange program scholarship at participating colleges and universities.

*\*Employees must be in a position with an FTE of 0.75 or higher. Dependent children are eligible to be considered for FACHEX/TE certification for up to seven years after high school graduation. Extensions for wartime military service may be considered on a case-by-case basis. Please contact Financial Aid for additional information regarding FACHEX and The Tuition Exchange Program.*



## Additional Benefits

- ▶ **Epic Hearing Health Care**  
Benefits-eligible employees and their eligible dependents qualify for a hearing aid discount program through EPIC Hearing Health Care. The EPIC benefit provides savings between 50% and 80% on name-brand hearing aids and products. Information on contracted providers is available at [epichearing.com](http://epichearing.com).
- ▶ **RTD Discount Books**  
Employees may purchase RTD books containing 10 tickets for \$14. Each ticket is valid for one-way travel on all local/limited bus routes, Call-n-Ride, and for travel in two adjacent light rail zones. Each employee may purchase up to four ticket books at this discounted price each month from the Cashier's Office.
- ▶ **Fitness Center**  
A Regis University fitness center membership is available free to employees. Staff is trained in the principles of cardiovascular and strength training and certified in cardiopulmonary resuscitation. A valid Regis employee identification card is required.
- ▶ **Insight Vision Group**  
Receive \$1,200 off bilateral refractive LASIK or PRK eye surgery (\$600 off per eye). For more information, visit [insightvisiongroup.com](http://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.
- ▶ **Climb Credit Union**  
Climb Credit Union is a full-service, not-for-profit financial institution. That means they've got all the spending, saving, lending, and other financial tools and accounts to help you make the climb. They're also more than that. They're a team of people living here in Colorado with one goal: to empower you with the banking, the resources, and the know-how to achieve something amazing. And because you're a Regis employee, you and your family are welcome to join. For more information, visit [www.climbcu.org](http://www.climbcu.org) call 303-427-5005, or stop by a Climb branch in Arvada, Aurora, Lakewood, Colorado Springs or Grand Junction.
- ▶ **Public Service Loan Forgiveness**  
Regis University is a qualified employer for the [Public Service Loan Forgiveness \(PSLF\)](#) program, which allows eligible employees to have their federal student loans forgiven after meeting specific requirements. To qualify, employees must work full-time for a qualified employer for 10 years while making 120 qualifying monthly payments under an income-driven repayment plan. This program provides an opportunity for Regis University employees to reduce their student loan debt.
- ▶ **Meal Plans – Ranger Dining**  
Purchase a meal plan as a payroll deduction. The [Faculty and Staff 25 Block Plan](#) includes 25 all-you-care-to-eat meals at The Table at Regis per semester.



## 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

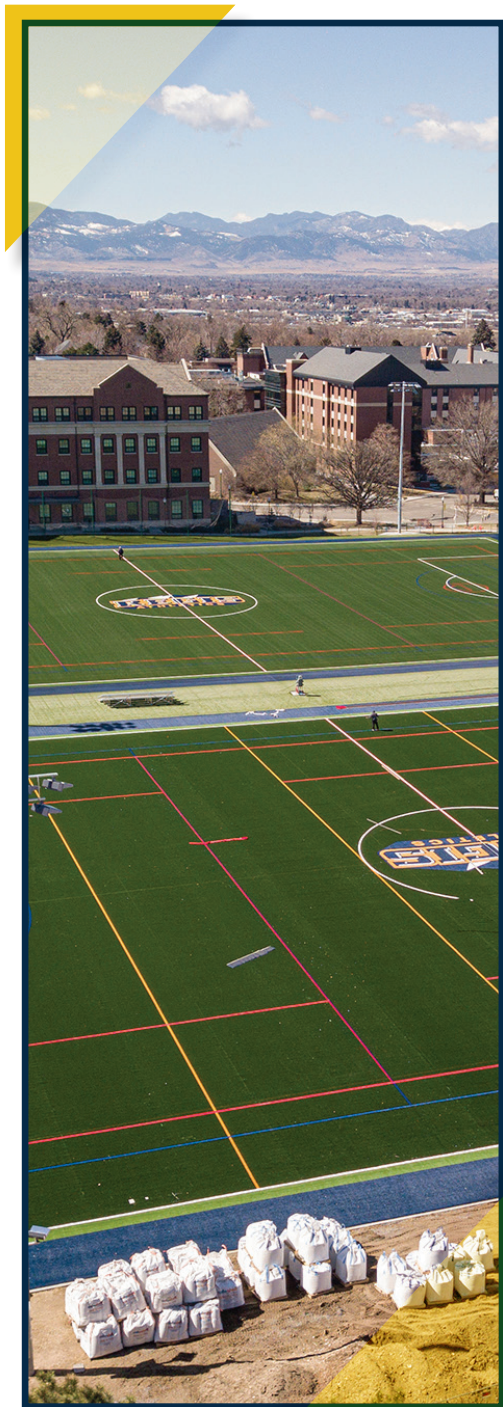
Academic year or semester permits (all employees):

- ◆ 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 27](#) 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.t2hosted.com/cmn/auth\\_ext.aspx](http://ruparking.t2hosted.com/cmn/auth_ext.aspx).

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](http://regis.edu/parking)
- ◆ Parking permit election online portal: [ruparking.t2hosted.com/cmn/auth\\_ext.aspx](http://ruparking.t2hosted.com/cmn/auth_ext.aspx)
- ◆ Human Resources Parking Services website and pre-tax deduction plan document located on [HRInfo SharePoint>Documents>Benefits>Parking](#)

Regis University Parking and Transportation Office:

- ◆ Phone: 303-458-4143
- ◆ Email: [ruparking@regis.edu](mailto:ruparking@regis.edu)



## Contact Information

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

<i>Provider/Plan</i>	<b>Group Number/ Policy Number</b>	<b>Contact Number</b>	<b>Website</b>
Medical— UnitedHealthcare Captivate HSA UnitedHealthcare Surest PPO Kaiser Permanente	742139 78800857/1738495 00694	877.440.5990 866.683.6440 303.338.3800	<a href="http://myuhc.com">myuhc.com</a> <a href="http://join.surest.com/regisu">join.surest.com/regisu</a> <a href="http://kp.org">kp.org</a>
UHC Contraceptive Services (UHC members)	755733	866.802.8602	<a href="https://one.regis.edu/_documents/university-operations/hr/uhc-contraceptive-services-only-card.pdf">https://one.regis.edu/_documents/university-operations/hr/uhc-contraceptive-services-only-card.pdf</a>
Dental—Delta Dental	W3555	800.610.0201	<a href="http://deltadentalco.com">deltadentalco.com</a>
Vision—VSP	12065988	800.877.7195	<a href="http://vsp.com">vsp.com</a>
Health Savings Account— WEX	Regis University	866.451.3399	<a href="http://customer.wexinc.com/login/benefits-login/">customer.wexinc.com/login/benefits-login/</a>
Flexible Spending Accounts— WEX	Regis University	866.451.3399	<a href="http://customer.wexinc.com/login/benefits-login/">customer.wexinc.com/login/benefits-login/</a>
Life and AD&D Insurance— The Hartford	GL-677920	888.563.1124	<a href="#">Regis University Human Resources/Benefits</a>
Disability Insurance— The Hartford	GRH-677920	800.523.2233	<a href="#">Regis University Human Resources/Benefits</a>
Accident Insurance— The Hartford	GL-677920	866.547.4205	<a href="#">Regis University Human Resources/Benefits</a>
Critical Illness Insurance— The Hartford	GL-677920	866.547.4205	<a href="#">Regis University Human Resources/Benefits</a>
Retirement Savings Plan— Empower Retirement	95828-01	800.701.8255	<a href="http://empower-retirement.com">empower-retirement.com</a>
Employee Assistance Program— SupportLine	N/A	888.881.5462	<a href="http://supportline.com">supportline.com</a> (group code:regisuniversity)





**REGIS**  
**UNIVERSITY**

Regis University Human Resources  
303-458-4161 | [hrinfo@regis.edu](mailto: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.*