

## University Policy 348: Medical, Dental, and Life Insurance Programs

**Category:** 300 Human Resources

**Subcategory:** Benefits

**Covered Individuals:** Benefit Eligible Employees

**Responsible Executive:** Vice President for Finance and Administrative Services

**Policy Custodian:** Office of Human Resources, Associate Vice President for Human Resources

**Last Revised:** June 23, 2022

**Previous USU Policy Number:** Policy 348 Dental Insurance, Policy 356 Life Insurance, and Policy 358 Medical Insurance

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### 348.1 PURPOSE AND SCOPE

The University provides eligible employees and their eligible dependents a broad range of protection against the cost of non-work-related illnesses, injuries, or death.

### 348.2 POLICY

#### 2.1 Medical and Dental Insurances

Benefit-eligible employees may enroll in the University's medical and dental insurance programs within 30 days of their first day of work. Employees who do not enroll within 30 days of their first day of work will not be eligible to enroll until the next annual enrollment period, unless they experience a qualifying life event.

Employees may change, add or drop coverage during annual open enrollment periods or when they experience a qualifying life event. Employees experiencing a qualifying life event may change their insurance coverages outside of open enrollment periods by notifying the Office of Human Resources and completing the necessary paperwork within 30 days of any of the following:

- marriage or divorce
- birth, adoption, or newly acquired guardianship of a child
- death of a spouse or a dependent
- change in status of employment
- dependent status change

##### 2.1.1 Premiums

Utah State University pays a significant portion of the medical and dental insurance premiums for each benefit eligible employee. Employees who work 50% to 74% time in a benefit eligible position pay a larger percentage of the insurance premium(s) than those whose positions are greater than or equal to 75% time. Premium schedules are available from the Office of Human Resources.

#### 2.2 Life Insurance

The University provides employee basic term, employee supplemental, and dependent life insurance programs. The University pays the full premium for the employee basic term coverage. Other life insurance programs are voluntary and are paid by the employee.

### 2.3 Special Death Benefits

In the event of an employee's death, the University will pay to the designated beneficiary one month's salary from the date of death plus accrued annual leave up to the maximum allowed under USU Policy 345: Annual Leave. In addition, medical and dental insurance coverage will be provided until the last day of the month following the month of death to those enrolled in the insurance program prior to the death of the employee, and the University will pay the full premium.

## 348.3 RESPONSIBILITIES

### 3.1 Office of Human Resources

Provides advice and assistance in implementing this policy in accordance with the University's insurance programs.

### 3.2 Employees

Ensure timely and accurate submittal of any necessary forms to enroll, modify, or drop coverage.

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**Information below is not included as part of the contents of the official Policy.** It is provided only as a convenience for readers/users and may be changed at any time by persons authorized by the President, subject to review by the USU Policy Committee.

## RESOURCES

### Procedures

- None

### Guidance

- None

### Related Forms and Tools

- None

### Contacts

- Human Resources Solution Center, [hr@usu.edu](mailto:hr@usu.edu), (435) 797-0122

## POLICY HISTORY

Original issue date: 1997/01/24, 1997/01/24, and 1997/01/24

Last review date: 2020/01/10

Next scheduled review date:

Previous revision dates: 1997/01/24, 1999/07/01, and 2017/10/24, 2020/01/10