

Utah Tech University Policy

343: Benefits, Payroll Deductions, and Worker's Compensation



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I. Purpose

- 1.1 Utah Tech University (“the University”) is committed to providing employees with competitive benefits. This policy explains benefits available to University employees, payroll deduction procedures for those benefits, and employee procedures for work-related injuries.

II. Scope

- 2.1 Specific benefits are available to all University employees, both full-time and part-time. These include Worker’s Compensation (all employees) and Payroll Taxes for part-time employees as defined by University Policies 310 and 638. These benefits, plus other benefits listed in this policy, are specific to full-time employment as defined by University Policy 301.

III. Definitions

- 3.1 **Health Insurance Benefits:** Collectively, those benefits such as Medical Insurance, Dental Insurance, Vision Insurance, Flexible Spending Accounts, Health Savings Accounts, and COBRA continuing coverage.
 - 3.1.1 **COBRA Continuing Coverage:** The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) allows employees to continue coverage under their employer’s Health Insurance after employment ends, subject to the Act’s provisions.
 - 3.1.2 **Dental Insurance:** Insurance for general and preventative dental expenses.
 - 3.1.3 **Flexible Spending Accounts (FSA):** A special tax-deferred account, managed annually, that an employee puts money into, which can be

used to pay for eligible out-of-pocket health expenses.

- 3.1.4 **Health Reimbursement Arrangement (HRA):** A special tax-deferred account, managed annually, that the University puts money into so dual spouses (both working full-time at the University concurrently) can pay for certain out-of-pocket Health expenses in lieu of having double Medical, Dental, and Vision Insurance.
- 3.1.5 **Health Savings Accounts (HSA):** A tax-deferred savings account, used in conjunction with a high-deductible Medical Insurance policy, that allows employees to save money tax-free over time to pay for eligible out-of-pocket health expenses.
- 3.1.6 **Medical Insurance:** Insurance for general hospital, doctor's visit(s), preventative medicine, and pharmacy expenses.
- 3.1.7 **Vision Insurance:** Insurance for general and preventative vision expenses.
- 3.2 **Life Change/Event:** A change in an employee's situation, which may make the employee eligible for a special enrollment period outside of the general open enrollment period. Life changes/events typically include but are not limited to marriage, divorce, adoption or birth of a child, death of a spouse or child, loss of other insurance coverage, etc.
- 3.3 **Life Insurance:** A University benefit that pays out a sum of money upon the death and/or accidental dismemberment of a covered person. Serves as a protection against financial loss that would result from the death and/or dismemberment of the covered employee, their spouse, and/or their dependent children.
- 3.4 **Long-Term Disability Insurance:** A University benefit that protects an employee from loss of income in the event that the employee is unable to work due to illness, injury, or accident for more than 120 days.
- 3.5 **Payroll Taxes:** Federal Insurance Contribution Act (FICA) employment taxes imposed on both employees and employers to fund Social Security and Medicare – federal programs that provide benefits for retirees, the disabled, and children of deceased workers. Social Security benefits include Old-Age, Survivors, and Disability Insurance (OASDI); Medicare provides hospital insurance benefits for the elderly.
- 3.6 **Retirement Benefits:** A University benefit in which the employer contributes a sum of money to a retirement account for use by the employee during retirement age. See University Policy 348 for retirement

programs offered specifically by the University.

- 3.7 **Worker's Compensation:** A form of insurance providing wage replacement and medical benefits to employees injured while on-the-job.

IV. Policy

- 4.1 Utah Tech University provides benefits to employees to demonstrate support to its employees, remaining competitive in the job market, and to comply with federal and state tax benefit regulations.
- 4.2 The University will maintain an active Worker's Compensation policy and cover all employees under Worker's Compensation during their employment at the University. This benefit is paid entirely by the University.
- 4.3 All full-time and part-time University employees must participate in required deductions for Payroll Taxes as defined by federal and state law.
- 4.4 The University reserves the right to offer and maintain University benefits such as Health Insurance, Retirement, Life Insurance, Long-Term Disability Insurance, and other benefits to full-time employees as a supplement to their base salary and to remain competitive in the job market. These benefit policies will comply with federal and state law. The University will conduct routine market analysis to ensure quality benefits are offered at competitive prices for the University and its employees.
 - 4.4.1 A description of all benefits offered by the University can be found online at <https://humanresources.utahtech.edu/employee-benefits>.
- 4.5 Employees are given the opportunity to make changes to certain University benefits, specifically Health and Life Insurance, during an annually defined general open enrollment period. Changes may also be made midyear during a special open enrollment period (either as a new University hire or in the event of a Life Change).
 - 4.5.1 Certain benefits, such as voluntary employee contributions for retirement, HSA contributions, employee charitable contributions to University scholarships, and professional association dues may be changed throughout the year and are not subject to the general open enrollment period.
- 4.6 In the event an employee leaves University employment, an explanation of benefit continuation (such as COBRA Continuing Coverage conversion/portability for Life Insurance, rollover of Retirement accounts, etc.) will be provided to the employee.

V. References

- 5.1 Americans with Disabilities Act (ADA): <https://www.ada.gov/>
- 5.2 University Human Resources Employee Benefits Website: <https://humanresources.utahtech.edu/employee-benefits/>
- 5.3 University Human Resources Forms Website: <https://humanresources.utahtech.edu/benefit-forms/>
- 5.4 University Payroll Office Website: <https://employees.utahtech.edu/business-services/payroll/>
- 5.5 University Policy 301: Personnel Definitions and Classifications
- 5.6 University Policy 310: Part-Time Employment
- 5.7 University Policy 348: Retirement Programs
- 5.8 University Policy 349: Family and Medical Leave
- 5.9 University Policy 638: Part-Time Instructor Track Faculty
- 5.10 Utah Code Title 34A, Chapter 2: Worker's Compensation Act: <https://le.utah.gov/xcode/Title34a/Chapter2/34a-2.html>
- 5.11 Utah Occupational Safety and Health (UOSH): <https://laborcommission.utah.gov/divisions/uosh/>
- 5.12 Worker's Compensation Injury Report Submission Website: <https://humanresources.utahtech.edu/forms/workers-compensation-claim-form/>

VI. Procedures

- 6.1 New employees are notified by Human Resources about benefit eligibility/ineligibility upon hire. Full-time employees will meet with Human Resources to review and enroll in associated benefits during the employee's first pay period at the University.
 - 6.1.1 Coverage and costs associated with these benefits are available on the Human Resources webpage and are given to new hires during the employee's new hire benefits orientation.
- 6.2 Employees wishing to make midyear changes to their University benefits should contact Human Resources. Benefit change forms for full-time employees are available through NEOED, while payroll deduction change

forms for part-time employees are found on the Payroll Office webpage at <https://employees.utahtech.edu/business-services/payroll/>.

- 6.3 Human Resources notifies employees regarding the annual general open enrollment period, including plan/vendor/coverage/cost changes, typically 2-3 months prior to the start of the University's next plan year (July 1). During the annual general open enrollment period, changes for all benefits may be submitted to Human Resources for processing and implementation as of the start of the University's next plan year (July 1).
- 6.4 Employees involved in a work-related injury are required to report the incident immediately to the employee's immediate supervisor and within 24 hours to Human Resources and Risk Management. Notification of injury to HR and Risk Management is done through completing an online injury report at <https://humanresources.utahtech.edu/forms/workers-compensation-claim-form/>.
 - 6.4.1 If injuries are life-threatening, the supervisor should call 911.
 - 6.4.2 Only serious injuries should be treated at the hospital's emergency room. Routine injury treatments will be handled by the medical clinic specified by the University at <https://humanresources.utahtech.edu/employee-benefits/workers-compensation/>.
 - 6.4.3 Supervisors may assist in arranging transportation for injured employees to treatment facilities when routine care is necessary, following instructions on the Human Resources website at <https://humanresources.utahtech.edu/employee-benefits/workers-compensation/>.
 - 6.4.3.1 After initial treatment and diagnosis at the specified medical clinic, an employee may request follow-up treatment by a personal physician.
 - 6.4.3.2 The University reserves the right to require a second medical opinion regarding any diagnosis.
 - 6.4.4 When the attending physician at the specified medical clinic directs a period of recuperation, during which the employee must be absent from work, Human Resources requires a signed statement from the physician detailing the employee's required time away from work and a proposed return date.
 - 6.4.5 The University encourages a medical diagnosis to allow quick return

to full duty work, temporary transitional assignment, or ADA accommodated assignment.

- 6.4.5.1 If the attending physician treating the employee certifies the employee can return to light duty with a transition to full duty, the University will make efforts to accommodate this request as is reasonable for the department and/or workload.
- 6.4.5.2 If the attending physician treating the employee certifies the employee can return to a temporary transitional assignment, the employee may decline the employer's offer of this assignment. Thus, the employee may lose Worker's Compensation payments, but is entitled to remain eligible under University Policy 349 until the 12 weeks allowed under that policy are exhausted.
- 6.4.5.3 When an employee returning from a Worker's Compensation injury is a qualified individual with a disability, the employee has rights under the ADA.
- 6.4.6 Decisions regarding continuing treatment or rehabilitation will be communicated to Human Resources, who will work with supervisors to ensure modified or light duty requirements, when necessary.
- 6.4.7 If an injured employee suffers an amputation or permanent loss of bodily function, the employee will be paid a fixed amount of compensation in fixed installments. Pursuant to state law, permanent partial disability is determined by a Worker's Compensation physician when the injured employee has reached a point of medical stability after the injury.
- 6.4.8 In the case of death as a direct result of an industrial work-related accident, dependents of the deceased employee are entitled to compensation as provided by state law and the University's Workers Compensation plan.

VII. Addenda – N/A

Policy Owner: Executive Director of Human Resources

Policy Steward: Executive Director of Human Resources, Director of Payroll

History:

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