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Introduction
Welcome to BYU! This handbook is a resource for you as a new member of the BYU community and will provide necessary information as you begin to work and make benefits decisions.

More information about the expectations of employees at BYU may be found in the “Information For University Personnel” booklet published by Human Resource Services (HRS). The full version of BYU’s policies and procedures is located in the “University Policies/Procedures,” available through myBYU under the Work tab.

This handbook is not a contract of employment. HRS retains the right to change or modify the contents of this document without notice.

The Mission & Aims of BYU
The mission of Brigham Young University is to “assist individuals in their quest for perfection and eternal life.” BYU seeks to develop students of faith, intellect, and character who have the skills and the desire to continue learning and to serve others throughout their lives. Education at BYU aims to have both those who teach in the classroom and those who direct activities outside the classroom responsible for contributing to this complete educational vision.

As an employee of BYU you have the unique opportunity to contribute to this mission of the university. The following pages will give you an overview of the benefits and resources available to you.
BYU Wellness Program

For BYU faculty, staff and their spouses

The BYU Wellness Program encourages university personnel and their families to strengthen their health and well-being as an essential part of provident living and their ability to contribute to the work and mission of the university.

The BYU Wellness Program promotes positive change in six areas of wellness: Emotional, Financial, Intellectual, Physical, Social, and Spiritual.

Getting Started

To enroll, participants must have a BYU Net ID and password and fill out a brief profile on the “My Account” page of the BYU Wellness website (wellness.byu.edu). Once these steps are completed, participants may register to participate in Wellness program offerings.

Program Offerings

The BYU Wellness Program provides a variety of offerings which include the following:

Exercise Classes: Exercise classes are a fun and convenient way to get healthy. Classes vary each semester. Offerings have included indoor cycling, Zumba, yoga, strength, and more.

Family Activities: Wholesome recreation is an important part of wellness. The University Wellness Program sponsors 3–4 activities a year. Activities have included cross country skiing and snowshoeing, folk dancing, miniature golfing, hiking, and more.

Fitness Trainers: Fitness trainers are available to help you set up a personalized exercise program, assess your fitness level, or demonstrate how to use the exercise equipment in the gym.

Flu Immunizations: Flu shots help protect you and your family from seasonal illness. Flu shots are available to BYU faculty, staff and their families in the fall.

Health Challenges: Health challenges last two months and encourage healthy lifestyle changes. Successful completion of challenges can count toward cash back incentives for qualifying participants.

Nutrition Coaches: Nutrition coaches can help you put together a healthy eating plan. They can also provide answers to general questions, give shopping tips, and more.

Screenings: Screenings help you stay on top of your important health numbers. A variety of screenings are held throughout the year including mammograms, blood screening (lipid panel, glucose, and blood pressure), and more.

Y-Be-Fit: This is a 4-month one-on-one lifestyle coaching program that begins with a variety of health tests, followed by goal setting and coaching sessions. At the end of the program the health tests are performed again to assess progress. There is a $30 co-payment.

Y-Weight: This is a 4-month weight management program offered during winter semester. It costs $110 to participate; however, $100 will be reimbursed at the end of the program if you successfully accomplish the program criteria.

Weight Rooms: BYU has a number of exercise facilities available to faculty and staff: the faculty and staff weight room (134 SFH), the student wellness center (293 A), and the women’s gym (women’s locker room). There are also free play
hours for many of the other exercise facilities (i.e. swimming pool, track, racquetball courts, etc.).

**Well & Wise Seminars:** Well & Wise seminars are lectures held 1–2 times a month during the lunch hour. They cover a variety of wellness topics and are presented by experts in their fields of study.

**Incentive Program**

Full-time BYU employees and their spouses (on a qualified Deseret Mutual or Altius health insurance plan) may earn up to $250 in incentives ($500 per household) from Deseret Mutual. (Part-time employees, retirees, and full-time employees with Deseret Mutual or Altius as their secondary insurance are not eligible for this incentive.)

The incentive is earned in two ways:

- **DMBA Health Assessments.** A qualifying participant may receive $70 for completing the DMBA Health Assessment, put on your paycheck in January.

- **Health Challenge Improvements.** A qualifying participant may earn a $30 incentive for each 2-month health challenge successfully completed. Participants may choose an incentive from the following options: 1) a featured prize (valued at $30); 2) $30 added to your signature card; and 3) $30 to be paid out on your (or your spouse’s) paycheck in January 2015.

- All incentives are taxable and will be added to the employees W-2.

*Y-Be-Fit or Y-Weight can be done in place of the 2 health challenges held during the same time period.*

For more information or to register for events, go to [wellness.byu.edu](http://wellness.byu.edu) or contact the Wellness Office at 801-422-5884.

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**IT Training**

IT Training offers free software classes to all current BYU employees. The classes are designed to help you fulfill your various jobs on campus. Need to brush up on your design skills for a poster or a newsletter? Take InDesign, Illustrator, or Publisher. Want help organizing budgets, invoices, or other data? Learn more about Excel or Access. You can also polish your presentations by taking PowerPoint or Captivate. To build and maintain websites and blogs, we even offer a Dreamweaver class.

OIT Training provides in-depth introductions to software in the Foundations courses as well as more advance topics in the Skillbuilder classes. Programs are generally taught in groups of 4 two-hour sessions and spaced over two weeks. Each class has two instructors and class sizes vary from 4-20 clients, giving students plenty of one-on-one help. For specific departmental needs, contact OIT Training to set up custom classes covering your choice of topics and at a time that works for you.

Classes offered include:

- Microsoft Office 2010: Access, Excel, OneNote, Outlook, PowerPoint, Project, Publisher, and Word.
- Other training includes: Blackboard, Computer Basics, Mac Essentials, Qualtrics and WordPress.

To find out more about the classes offered or to register, go to [train.byu.edu](http://train.byu.edu)
BYU offers online training for you and your employees. YTrain is a Learning Management System (LMS) with over 500 online modules available to all BYU employees to help them learn about a variety of job-related topics.

**Courses Offered**

Some modules apply to all members of the campus community and others are department specific. Training modules pertain to many topics, including compliance, customer service, equipment operation, financial services, human resource services, new employee orientation, and safety training.

**Benefits**

The benefits of using YTrain to help train employees are access to standardized information, self-paced learning, 24/7 accessibility, and documented training. To access YTrain go to [ytrain.byu.edu](http://ytrain.byu.edu) and login using your Net ID and password.

**Getting Started**

If you supervise others, learn how to navigate in YTrain by taking these three modules in YTrain:

- YTrain for Supervisors: Introduction
- YTrain for Supervisors: Reports
- YTrain for Supervisors: Career Development Center

To learn more about the opportunities and advantages of using YTrain to assist your department, go to [training.byu.edu/online_training_site](http://training.byu.edu/online_training_site)

or contact HRD Online Training at ext. 2-5887 or ext. 2-9442

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**New University Personnel Orientation - Online**

For employees who were not able to attend the live orientation presentation or who want to review information presented in the live orientation, you will find the same information available at [training.byu.edu/nupo](http://training.byu.edu/nupo).

**Human Resource Development Workshops**

BYU employees are eligible to enroll in workshops and seminars sponsored through the Human Resource Development department. Workshops offered are described on the HRD website at [http://training.byu.edu/workshops.php](http://training.byu.edu/workshops.php).

Departments may also request specialized training sessions for their staff on topics such as customer service, generations in the workplace, professionalism, crucial conversations, etc. To schedule this training, contact the HRD Office, located at 2001 JKB, ext. 2-5886.
University Police

University Police patrol campus 24 hours a day, 365 days a year. Call 801-422-2222 to connect to the University Police Dispatch Center. If you dial 911 while on campus, the call will go to Provo Police Dispatch, which will then route the call to the University Police. For more information about police services, visit the University Police website at police.byu.edu.

Parking
Park only in designated areas. Parking in non-designated areas may result in a citation or a loss of campus parking privilege. To obtain a parking permit, log into your myBYU account, and under the Miscellaneous tab, select “Parking Registration”. You will need to enter your car information including license plate number and VIN number. Once this has been successfully entered, you are eligible to park in the designated areas.

Run, Hide, Fight Video
All BYU faculty and staff are requested to watch the videos “Run, Hide, Fight” and “Flash Point” which are available on the University Police website. Make sure to watch the school version of the video.

Safe Walk
The University Police provide a walking escort service from one campus location to another, which is available 24 hours a day to any employee or student. To schedule a SafeWalk escort, call the University Police Dispatch Center (801-422-2222). Be prepared to notify the dispatcher of your current location and your desired destination. Call at least 10 minutes prior to your desired departure, and be prompt in your arrival at your meeting location. Please note these services apply only to locations on campus, and do not extend to off-campus locations.

Y-Alert System
The Y-Alert System is the emergency alert system on BYU campus. Within the online training follow the steps to register your cell phone number to receive a Y-Alert Emergency text message. This text messaging system is one way the University Police will inform the campus community of an emergency on the BYU campus. If you have any questions regarding the Y-Alert System, please contact the University Police.

Please go through the entire Y-Alert System online training at y-alert.byu.edu
Risk Management

Risk Management provides safety and environmental consulting services and training to BYU personnel to save lives, time, and assets. Risk Management is involved in insurance issues and worker’s compensation claims. Classes offered include driving safety, CPR, ergonomics, Community Emergency Response Team (CERT) training, and Laboratory and Compliance issues. Please visit risk.byu.edu for more details about the class catalog and schedule.

As employees of BYU, please watch for hazardous situations such as potholes, broken hand rails, etc. If you spot a hazard, please report it to the Risk Management office at 801-422-4468.

Employee Relations

Employee Relations provides counsel and direction to management and/or personnel in the process of resolving conflicts, problems, complaints, and grievances within the workplace, and monitors, interprets, and applies laws, trends, practices, procedures in performing those responsibilities. The office also provides training to departments, upon request, on a variety of topics including:
- Performance and development planning
- Avoiding legal landmines
- Developing positive employee relations

- Documenting discipline
- Dealing with difficult employees, and
- Conducting exit interviews.

For additional information, please contact Dave Tueller, Employee Relations Manager, 801-422-9065, or visit the Employee Relations website at byu.edu/hr/directory/employee-relations.

Equal Opportunity

The Equal Opportunity Office promotes practices that ensure fairness and equal opportunity within the campus community and assists personnel, students and departments in the resolution of complaints alleging unlawful discrimination. The EO Manager also serves as a Deputy Title IX Coordinator assisting in the resolution of complaints alleging sexual misconduct in the workplace. New employees are required by federal law to receive Title IX training upon hire. For additional information regarding Title IX, visit the website at titleix.byu.edu.

The EO Manager also assists employees who request reasonable accommodation in their work in response to a disability or who request leave under the Family and Medical Leave Act (FMLA). For additional information about any of these resources or programs, please contact Sue DeMartini, Equal Opportunity Manager, 801-422-5895, or visit the Equal Opportunity website at byu.edu/hr/employees/employee-resources/equal-opportunity-office.
Employee Benefits

BYU Benefits

Many benefits are available to BYU employees. Full-time ID card holders may take advantage of:

- 10% discount at BYU Bookstore
- 15% discount at the MOA store
- Use of the Richards Building and Smith Fieldhouse facilities
- Use of the Harold B. Lee Library
- Campus events discount (contact 801-422-BYU1 or visit byutickets.com)
- Parking privileges
- Free notary services available from Benefits Services
- Check byudiscounts.byu.edu for more discounts available from various area merchants

For more discounts, visit byudiscounts.byu.edu

The spouse and children of full-time employees also receive the following benefits (children must be 12-30 years of age and single to qualify):

- 10% discount at BYU Bookstore
- Use of the Richards Building and the Smith Fieldhouse facilities
- Use of the Harold B. Lee Library

Immediate family members receiving ID cards must abide by the University Honor Code and follow the Dress and Grooming Standards Policy.

Dress and Grooming Standards

The dress and grooming of faculty and staff must always be modest, neat, clean, and consistent with the dignity inherent in representing Brigham Young University and The Church of Jesus Christ of Latter-day Saints. All employees are expected to observe high standards in modesty, taste, and appropriateness of dress and grooming. Observance of these standards is a specific condition of employment. Please refer to the “Information for University Personnel” booklet for specific guidelines directed to men and women for dress and grooming.

Tuition

Full time employees, their spouses, and their children may qualify for tuition benefits. For more information, see page 28.
General Information

Insurance Plans
• Medical Insurance
• Dental Insurance
• Group Term Life Insurance (GTL)
• Occupational Accidental Death and Dismemberment Insurance (OAD&D)
• Disability Insurance

Supplemental Benefits
• Supplemental Group Term Life Insurance (SGTL)
• 24-Hour Accidental Death and Dismemberment Insurance (24-Hour AD&D)

Flexible Benefits
• Flexible Spending Account Program (FSA)

Value Added Benefits
• Vision Service Plan (VSP)
• BYU Benefits

Retirement Plans
• Master Retirement Plan
• The Deseret Mutual 401(k) Thrift Plan
• TIAA-CREF Retirement Accounts
  • 403b Plans (GSRA and SRA)
  • Roth IRA

Disclaimer: This orientation handbook contains only general information. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the general benefit programs described. If you have any questions concerning eligibility for a particular benefit program, you should direct your questions to BYU Benefits Services. The benefit programs described here may be modified or discontinued from time to time. Attempts will be made to inform you of any changes as they occur. However, it is your responsibility to keep current on all benefit programs.

Deseret Mutual History
Deseret Mutual Benefit Administrators is a non-profit organization that was created in 1970 to serve the insurance and retirement needs for the employees of The Church of Jesus Christ of Latter-day Saints and its member organizations. The premiums, the majority of which are covered by BYU, cover the cost of the program. Premium amounts increase or decrease dependent upon the use levels of all participants in the Deseret Mutual insurance plans.

Disclaimer: Benefits Counselors in Benefits Services are not agents for Deseret Mutual or Altius. Information regarding specific coverage must be obtained directly from Deseret Mutual or Altius.

Deseret Mutual Benefits
www.dmba.com 1-800-777-3622

Enrollment
• You must enroll in a medical plan within 30 days of your hire date
• All family members must be on the same plan
• If you waive medical coverage you will not be allowed to enroll at a later date unless:
  (a) You have other insurance at the time of the waiver and subsequently involuntarily lose eligibility for the other coverage, in which case you must apply for the insurance within 60 days of the loss of coverage
  (b) You choose to enroll during the annual open enrollment, or
  (c) You gain a new dependent. In this case the employee and the new dependent may enroll within 60 days of acquiring the dependent. If already enrolled in a plan,
you will only be allowed to add the new dependent to your current plan.

Open Enrollment
Open Enrollment occurs every year in **October**. You may make changes to your medical and/or dental plan at this time. Any changes will take effect on January 1st of the following year. You cannot discontinue coverage during the plan year unless you experience a qualifying change in family status. Once the Open Enrollment time period has closed, you will not be able to make any changes to your plan until the next Open Enrollment period.

Dependents
To add a new person to your plan, you must add them (either dependent child or legal spouse) within **60 days** of birth, marriage, or adoption placement. Failure to add a new dependent during the 60 day period will result in the loss of benefits. You will need to wait until the next open enrollment period to add the individual.

Dependent children may continue coverage until they reach age 26, whether they are married or not.

Coordination of Benefits
If you or your dependents are covered by another medical plan, the plans will be coordinated according to insurance policies. Payment by both plans will not exceed eligible charges and you may NOT coordinate Deseret Value with another Deseret Value plan.

Out-of-Area Coverage
You will need to change to a different medical plan if you will be leaving the area of coverage for more than 90 days and you are on Deseret Choice, Deseret Select, or Altius. Go to Benefits Services to change your plan. Switching plans may also result in a change in premium. Within 30 days of returning to the area, you will need to change back to the medical plan you were on previously.

Privacy Authorization Forms
To authorize other individuals to see medical and dental claims for family members over the age of 18, or to give authorization to view savings information, you must fill out the Privacy Authorization form. Forms are available from the Deseret Mutual website, from Benefits Services, or on pages 43 and 45 of this handbook.

Pre-existing Condition
Pre-existing conditions are covered from the effective date of coverage.

Incentives For Finding Billing Errors
Carefully check medical and dental bills for accuracy. If a billing error is found please call Deseret Mutual at 1-800-777-3622 ext. 5918. If the mistake is valid, you will receive 50% of the eligible savings, up to $500 per incident.

Plan Costs / Premiums
Premiums are paid on a pre-tax basis. Staff personnel are paid every other Friday and premiums are taken out of the second check of the month to pay for the current month. Administrative and Faculty personnel are paid on the last banking day of the month and premiums are taken out of this check to pay for the current month.

If your hire date is the 1st day of the month, you will be required to pay for that month. If your hire date is the 2nd day or any other day in the month, the University pays your entire monthly premium.
Eligibility

To be eligible for medical, dental, and life insurances you must meet one of the following employment classifications:

- Full-time Staff
- Full-time Administrative Staff
- Full-time Regular Faculty
- Visiting Full-time Faculty*
- Research Associates, Research Staff or Post-Doctorate Fellow*

*Employees in these classifications are not eligible to participate in either the BYU Master Retirement Plan or the Deseret Mutual Thrift Savings Plan.

Insurance Plans

Coverage is effective on your eligibility date, which for most employees is your hire date.

The following insurance plans are available:

- Medical (Four medical plan options)*
- Dental (Two dental plan options)*
- Group Term Life (GTL)**
- Occupational Accidental Death & Dismemberment (OAD&D) (Employee only)**
- Disability (Employee only)**

*If you choose to enroll in one of the Medical or Dental insurance plans, you must be enrolled in GTL, OAD&D, and Disability. You also have the option to wave Medical, Dental, or both.

**GTL, OAD&D, and Disability plans are combined plans and cannot be separated.

You may choose to waive all insurance plans; however, you are strongly encouraged to enroll in the GTL, OAD&D, and Disability Insurance plans.

Medical Insurance

Maximize your benefits and save money by using network contracted providers. You can choose from General Practice, Internists, and Pediatricians. No referral is necessary to see specialists. Deseret Mutual provider directories are available on the Deseret Mutual website. Altius provider directories are available on the Altius website.
The four medical plans to choose from are:

1. **Deseret Choice**

Deseret Choice, a Preferred Provider Organization (PPO), is a generous and comprehensive health plan. When receiving care from Deseret Choice contracted providers, the plan pays for 90% of most services and you are responsible for the remaining 10%. Primary care is covered at 100% after your appropriate co-payment. If you are outside of Utah, use the UnitedHealthCare Network to receive the highest benefit. (Go to dmba.com, under “Quick Links,” select “Find a Provider.”) When receiving care from non-network providers the plan pays for 60% of most services, and you are responsible for the remaining 40%, including the difference between the charged amount and the maximum allowable by Deseret Mutual. The maximum out-of-pocket expense is $2,000 per individual or $4,000 per family for eligible services from Deseret Choice providers per calendar year. The maximum out-of-pocket expense is $4,000 per individual or $8,000 per family for eligible services from non-Deseret Choice providers.

2. **Deseret Value**

Deseret Value is a low-cost alternative to traditional plans. When receiving care from Deseret Value the plan pays for 60% and you are responsible for the remaining 40%, including the difference between the charged amount and the maximum allowable by Deseret Mutual. If you receive care from contracted providers, Deseret Mutual will increase the benefit giving you a higher benefit of 70% while you are responsible for the remaining 30%. Primary care is covered at 100% after your appropriate co-payment. Deseret Value has an annual deductible for non-network providers for select services ($300 per person or $600 per family). The maximum out-of-pocket expense is $4,000 per individual or $6,000 per family in a calendar year for eligible services from contracted and non-contracted providers. Personnel on a J-1 Visa are not eligible to enroll in Deseret Value.

3. **Deseret Select**

Deseret Select, an Exclusive Provider Organization (EPO), provides comprehensive coverage and generally includes all hospitals affiliated with Intermountain Healthcare (IHC) in addition to other contracted facilities. The plan pays for 90% of most services and you are responsible for the remaining 10%. Primary care is covered at 100% after your appropriate co-payment. You must use Deseret Select contracted providers and facilities. **Failure to do so will result in you paying 100% of all costs.** The maximum out-of-pocket expense is $2,000 per individual or $4,000 per family for services from Deseret Select providers per calendar year.

4. **Altius**

Altius, a Health Maintenance Organization (HMO), provides comprehensive coverage within the Altius network and the providers at the U of U Health Network Parkway Center in Orem. The plan pays for 90% of most services and you are responsible for the remaining 10%. Primary care is covered at 100% after your appropriate co-payment. You must use Altius contracted providers and facilities. Choosing to use providers and facilities outside the Altius network will result in you paying 100% of all costs. The maximum out-of-pocket expense is $2,000 per individual or $4,000 per family for services from Altius providers per calendar year.
Preauthorization
You must contact Deseret Mutual to preauthorize for select services. Failure to preauthorize will result in paying a $200 penalty. Altius participants must preauthorize for select services to receive benefits (see Altius handbook at altiushealthplans.com). In case of surgery and/or hospitalization, you or your doctor must preauthorize at least two working days prior to services. If you are unsure if a particular service needs to be preauthorized, contact Deseret Mutual or Altius before receiving the service.

Some services require pre-authorization.

Emergency and Urgent Care
Emergency Care is immediate care needed to save a life.

Deseret Mutual plans – To avoid a $200 penalty, you must contact Deseret Mutual within 48 hours of being admitted to a hospital. If the individual seeking emergency care is treated at an ER and released the same day, you do not need to call Deseret Mutual.

Altius plan – There is currently emergency coverage in and out of the Altius network (see the Altius website for more details). If you are treated outside the coverage area, you may use Coventry Health Care National Network providers (1-800-639-9154). If an individual seeking emergency care is treated at an ER and released the same day, you do not need to contact Altius. However, if an individual is admitted to a hospital, Altius must be contacted within 48 hours.

Urgent Care is an urgent, non-life threatening medical problem. For a lower co-payment, visit your PCP if possible. You do not need to preauthorize visits to Urgent Care Centers.

Deseret Mutual plans – The co-payment at a contracted urgent care center is $35. After hours care with a contracted provider will add an additional $5 to your co-payment.

Altius plan – The co-payment at a contracted Urgent Care Center is $20. Currently there are contracted Urgent Care Centers in Utah and Salt Lake Counties (see altiushealthplans.com).
Prescriptions

Prescription medications are categorized in two ways: Formulary and Non-Formulary. Each category has its own prescription drug list. Within each category there are both name brand and generic drugs. Prescription drugs on the Formulary list are a carefully selected, wide range of medications that are under patent and are available for negotiation for discounts.

Non-Formulary consists of prescription drugs that are under patent but not negotiable for discounts. These prescriptions will have a greater out-of-pocket cost. You will pay 100% for non-formulary prescriptions on all Deseret Mutual insurance plans and 50% on the Altius plan.

It is your responsibility to find out if the prescription medications you take are on the Formulary or the Non-Formulary lists. Check to see if a medication is on a particular list by either searching for that medication through the Deseret Mutual website, or by calling the Pharmaceutical Teams at Deseret Mutual or Altius. Deseret Mutual and Altius’ Formulary lists are not identical.

Name brand prescriptions will generally have a higher cost than generic medications. Generic medications contain the same active ingredients as name brand medications; however, the fillers are different and will vary according to the distributing company.

Use your local retail pharmacies when: (1) using a medication for the first time, (2) you need a small quantity, (3) you need the prescription filled immediately. If you are on any of the Deseret Mutual plans, you will need to use contracted pharmacies such as Smith’s, Walgreens, Walmart, Costco, etc. If you are on the Altius plan, you must use Altius pharmacies or affiliated pharmacies. (See the respective websites for a list of approved pharmacies.)

Note: Vons and Safeway supermarkets are not approved contracted pharmacies.

When taking a medication that can be filled in a 90-day supply you have the option to use a mail-service Pharmacy. If you are on any of the Deseret Mutual’s medical plans, the pharmacy prescription benefits are through VRx. If you are on the Altius plan, your pharmacy prescription benefits are through Express Scripts. Some benefits to using mail-service are: saving money on maintenance medications, 90-day supply instead of 30 day, and auto renewal.

How it works:

1. Obtain the prescription from your doctor for a 90-day supply plus refills
2. Register with VRx through the Deseret Mutual website
3. Register with Express Scripts through the Altius website
4. Complete the prescription order forms, attach the original Rx and mail to either VRx or Express Scripts. A form must be completed for each medication
5. Most medications require a new prescription each year

Some medications require preauthorization with Deseret Mutual or Altius such as high-cost, long-term maintenance, or large quantity medications. You will be responsible for all charges incurred if you do not preauthorize applicable medications. If you have any questions regarding preauthorization of certain medications, contact the Deseret Mutual Pharmaceutical Team or Altius.
If you will be leaving the country for longer than three months, contact the Deseret Mutual Pharmaceutical Team at least 6 weeks before you leave so they can make arrangements for you to receive your medications while out of the country.

**Excluded Charges**

Certain goods and services are not covered under the insurance plans. For a complete list see the Deseret Mutual website or contact Deseret Mutual directly. Excluded items or procedures include but are not limited to:

1. Glasses and contacts
2. Surgery for cosmetic purposes
3. Experimental procedures
4. Illegal procedures

**Dental Plans**

The Deseret Mutual Dental Plan allows you to visit any dentist of your choice; however, if you use contracted dentists, you will be financially protected from paying charges over the maximum allowable. Visit the Deseret Mutual website to find a list of contracted providers.

1. **Deseret Dental**
   Deseret Dental provides comprehensive benefits that include: preventative care, restorative care, and orthodontic work. In general, co-pays are $15 and co-insurance is 50%.

2. **Deseret Dental Plus**
   Deseret Dental Plus provides premium dental benefits that include: preventative care, restorative care, and orthodontic work. In general, co-pays are $15 and co-insurance is 20%.

**VSP Vision Services**

VSP Vision Services is a vision protection plan to help reduce the cost of glasses and/or contacts. Coverage is optional and you pay the entire cost of the monthly premium in addition to your regular medical premium. VSP will begin the month following your initial enrollment.

Enrollment in VSP carries over from year to year. If you are enrolled in VSP in the current year you’ll be enrolled in the new year unless you opt out during Open Enrollment.

Coverage for VSP must match your medical insurance coverage. For example, if you have family medical coverage, you must have family VSP coverage. Use contracted providers to receive the most benefit. (See the VSP insert for more details including monthly premium costs, which vision care services will be covered and how much of a benefit is available for each type of eyewear.)

VSP offers a discounted Lasik Surgery Program.

VSP is its own company and not part of Deseret Mutual or Altius. For questions regarding VSP, you must contact them directly at 1-800-877-7195 or vsp.com.

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Using contracted providers will protect you from paying more.

Note: If you or a dependent are currently using orthodontic services and enroll in a dental plan, your benefit will cover the remaining payments, according to plan limits.
Flexible Spending Account (FSA)
You are eligible to participate in the FSA program, which is offered through the Federal Government as a tax saving program for out-of-pocket medical and dental expenses and/or dependent day care expenses. Under the program, you may set aside up to $2,500 for medical and dental expenses and another $5,000 for day care each year. The dependent day care account covers expenses incurred for utilizing day care while you AND your spouse are at work or attending school.

How it works:
1. Elect a dollar amount for the year (starting with your hire date)
2. The amount is divided equally between the remaining paychecks in the calendar year
3. Use the money in your FSA to pay for eligible purchases, i.e. co-pays, co-insurance, prescriptions, glasses, contacts, dental, etc.
4. Pay for eligible purchases with the Benny Card or pay out-of-pocket and be reimbursed on-line with Deseret Mutual or through paper claim forms
5. Use all the elected money by March 15th of the following year
6. File all claims (on-line or paper) no later than April 30th of the following year

Substantiation
Always save your receipts, you may either be audited by the IRS or Deseret Mutual may require substantiation.

If you are substantiated, you will need to send Deseret Mutual a copy of your receipt, an explanation of benefits and a copy of the bill or statement.

See handout for more information and the Deseret Mutual website for IRS regulations, limitations, and restrictions.

Group Term Life Insurance (GTL)
As an active employee you are covered at $50,000 of life insurance. This amount reduces starting at age 65, and reduces to $12,000 at retirement. Your spouse is covered at $2,000 and each dependent eligible child is covered at $2,000 (children from birth to 14 days old are covered at $500). If you die, your life insurance is paid to your beneficiary. If your spouse or dependent dies, the death benefit is paid to you.

Occupational Accident Death and Dismemberment Insurance (OAD&D)
This insurance covers loss of life or loss of a limb, vision, hearing, or voice that is a direct result of an accident that occurred while you were at work. This is job-related accident protection. The maximum benefit is $100,000 and is determined by Deseret Mutual. If you die, the insurance benefit is paid to your beneficiary. If you are dismembered, the insurance benefit is paid to you.

Disability Insurance
The Disability Plan is equal to two-thirds of your pre-disability income and does not cover your spouse or dependent children. To be eligible you must be unable to perform at least 70% of your regular job duties because of illness or injury. There is a 45 consecutive calendar day waiting period from the time you apply to the day you start receiving disability payments. Eligibility is determined by Deseret Mutual and The Hartford Group.

Life and Disability Insurance
When you enroll in a medical and/or dental plan, you and your eligible dependents are automatically enrolled in GTL, and you are enrolled in OAD&D and disability insurances without having to meet health standards. If you do not enroll within your first 30 days of hire and wish to do so at a later date, you must meet Deseret Mutual’s health standards.
Supplemental Group Term Life Insurance (SGTL)

You must be enrolled in GTL to apply for SGTL. You may also apply for coverage for your spouse and eligible dependents whether you are enrolled in SGTL or not. Your spouse and eligible dependents do NOT have to be enrolled in basic life insurance to be eligible for supplemental coverage. You must meet the health standards of the plan to be eligible for coverage. If you enroll your spouse and/or eligible dependents for SGTL within 30 days of your hire date and they do not meet the health standards, they are guaranteed the minimum amount of $3,000. After the 30 days, this guarantee is no longer in effect. (The policy does not take effect until approved by Deseret Mutual.)

You may purchase SGTL for yourself based on your income level (up to six times your annual salary). Premiums are calculated based on your age and the amount you choose to purchase. To find your income level take your annual salary and round up to the next $10,000. For example, if your annual salary is $47,000, your income level would be rounded up to $50,000.

You may purchase SGTL for your spouse based on the following amounts and calculated according to the age of your spouse:

- $3,000
- $20,000
- $40,000
- $60,000
- $80,000
- $100,000
- $120,000
- $140,000
- $160,000
- $180,000
- $200,000

Use the chart on the next page to calculate your monthly premium for SGTL.
SGTL PREMIUMS EFFECTIVE APRIL 1, 2014

<table>
<thead>
<tr>
<th>Age as of April 1</th>
<th>Amount Per $1,000</th>
<th>Age as of April 1</th>
<th>Amount Per $1,000</th>
<th>Age as of April 1</th>
<th>Amount Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 35</td>
<td>$.032</td>
<td>44</td>
<td>$.062</td>
<td>54</td>
<td>$.150</td>
</tr>
<tr>
<td>35</td>
<td>$.033</td>
<td>45</td>
<td>$.068</td>
<td>55</td>
<td>$.168</td>
</tr>
<tr>
<td>36</td>
<td>$.034</td>
<td>46</td>
<td>$.074</td>
<td>56</td>
<td>$.188</td>
</tr>
<tr>
<td>37</td>
<td>$.036</td>
<td>47</td>
<td>$.082</td>
<td>57</td>
<td>$.208</td>
</tr>
<tr>
<td>38</td>
<td>$.038</td>
<td>48</td>
<td>$.090</td>
<td>58</td>
<td>$.232</td>
</tr>
<tr>
<td>39</td>
<td>$.040</td>
<td>49</td>
<td>$.098</td>
<td>59</td>
<td>$.258</td>
</tr>
<tr>
<td>40</td>
<td>$.042</td>
<td>50</td>
<td>$.106</td>
<td>60 to 64</td>
<td>$.360</td>
</tr>
<tr>
<td>41</td>
<td>$.046</td>
<td>51</td>
<td>$.116</td>
<td>65 to 69</td>
<td>$.632</td>
</tr>
<tr>
<td>42</td>
<td>$.050</td>
<td>52</td>
<td>$.126</td>
<td>70 to 74</td>
<td>$1.063</td>
</tr>
<tr>
<td>43</td>
<td>$.056</td>
<td>53</td>
<td>$.136</td>
<td>75 +</td>
<td>$1.688</td>
</tr>
</tbody>
</table>

You may purchase SGTL for your eligible children for the following amounts:

<table>
<thead>
<tr>
<th>OPTION</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Live Birth - 6 Months</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>6 Months - 26 Years</td>
<td>$3,000</td>
<td>$7,500</td>
<td>$15,000</td>
</tr>
<tr>
<td>Premium</td>
<td>$0.44</td>
<td>$0.96</td>
<td>$1.74</td>
</tr>
</tbody>
</table>

Monthly Premium Example for Supplemental Life Insurance:

<table>
<thead>
<tr>
<th>Employee:</th>
<th>Spouse:</th>
<th>Children:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 37</td>
<td>Age 36</td>
<td>Unlimited Number</td>
</tr>
<tr>
<td>Salary:</td>
<td>Salary:</td>
<td>N/A</td>
</tr>
<tr>
<td>$46,000</td>
<td>N/A</td>
<td>$15,000</td>
</tr>
<tr>
<td>Supplemental:</td>
<td>Supplemental:</td>
<td>$50,000 x 6 = $300,000</td>
</tr>
<tr>
<td>Rate:</td>
<td>Rate:</td>
<td>$180,000</td>
</tr>
<tr>
<td>300 x 0.036</td>
<td>180 x 0.034</td>
<td>$6.12</td>
</tr>
<tr>
<td>Premium:</td>
<td>Premium:</td>
<td>$1.74 (flat fee for any number of children)</td>
</tr>
<tr>
<td>$10.80</td>
<td>$6.12</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL PREMIUM: $22.50

Note: Personnel on a J-1 Visa are required to enroll their spouse and eligible dependent children for SGTL for at least the $3,000 level if the spouse and dependent children are residing in the United States.
24 Hour Accidental Death and Dismemberment Insurance (AD&D)

You are eligible to enroll in this insurance even if you waive other benefits. 24 Hour Accidental Death and Dismemberment Insurance provides protection for accidents that result in the loss (or loss of use) of the following: life, limb, (including hands and feet), vision, and/or voice. Your coverage begins the first of the month after Deseret Mutual has approved your application. To collect this benefit, the loss must be the direct result of an accidental injury, be independent of all causes other than the accident, and be filed within 90 days of the date of the original accident.

### 24-HOUR AD & D PREMIUMS

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20,000</td>
<td>.48</td>
<td>20,000</td>
<td>8,000</td>
<td>1,000</td>
<td>.68</td>
</tr>
<tr>
<td>30,000</td>
<td>.72</td>
<td>30,000</td>
<td>12,000</td>
<td>1,500</td>
<td>1.02</td>
</tr>
<tr>
<td>40,000</td>
<td>.96</td>
<td>40,000</td>
<td>16,000</td>
<td>2,000</td>
<td>1.36</td>
</tr>
<tr>
<td>60,000</td>
<td>1.44</td>
<td>60,000</td>
<td>24,000</td>
<td>3,000</td>
<td>2.04</td>
</tr>
<tr>
<td>80,000</td>
<td>1.92</td>
<td>80,000</td>
<td>32,000</td>
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<td>2.72</td>
</tr>
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<td>100,000</td>
<td>2.40</td>
<td>100,000</td>
<td>40,000</td>
<td>5,000</td>
<td>3.40</td>
</tr>
<tr>
<td>120,000</td>
<td>2.88</td>
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<td>48,000</td>
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<td>4.08</td>
</tr>
<tr>
<td>140,000</td>
<td>3.36</td>
<td>140,000</td>
<td>56,000</td>
<td>7,000</td>
<td>4.76</td>
</tr>
<tr>
<td>160,000</td>
<td>3.84</td>
<td>160,000</td>
<td>64,000</td>
<td>8,000</td>
<td>5.44</td>
</tr>
<tr>
<td>180,000</td>
<td>4.32</td>
<td>180,000</td>
<td>72,000</td>
<td>9,000</td>
<td>6.12</td>
</tr>
<tr>
<td>200,000</td>
<td>4.80</td>
<td>200,000</td>
<td>80,000</td>
<td>10,000</td>
<td>6.80</td>
</tr>
<tr>
<td>300,000</td>
<td>7.20</td>
<td>300,000</td>
<td>120,000</td>
<td>15,000</td>
<td>10.20</td>
</tr>
<tr>
<td>400,000</td>
<td>9.60</td>
<td>400,000</td>
<td>160,000</td>
<td>20,000</td>
<td>13.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20,000</td>
<td>10,000</td>
<td>.68</td>
<td>20,000</td>
<td>3,000</td>
<td>.64</td>
</tr>
<tr>
<td>30,000</td>
<td>15,000</td>
<td>1.02</td>
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<td>40,000</td>
<td>20,000</td>
<td>1.36</td>
<td>40,000</td>
<td>6,000</td>
<td>1.28</td>
</tr>
<tr>
<td>60,000</td>
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<td>2.04</td>
<td>60,000</td>
<td>9,000</td>
<td>1.92</td>
</tr>
<tr>
<td>80,000</td>
<td>40,000</td>
<td>2.72</td>
<td>80,000</td>
<td>12,000</td>
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<tr>
<td>120,000</td>
<td>60,000</td>
<td>4.08</td>
<td>120,000</td>
<td>18,000</td>
<td>3.84</td>
</tr>
<tr>
<td>140,000</td>
<td>70,000</td>
<td>4.76</td>
<td>140,000</td>
<td>21,000</td>
<td>4.48</td>
</tr>
<tr>
<td>160,000</td>
<td>80,000</td>
<td>5.44</td>
<td>160,000</td>
<td>24,000</td>
<td>5.12</td>
</tr>
<tr>
<td>180,000</td>
<td>90,000</td>
<td>6.12</td>
<td>180,000</td>
<td>27,000</td>
<td>5.76</td>
</tr>
<tr>
<td>200,000</td>
<td>100,000</td>
<td>6.80</td>
<td>200,000</td>
<td>30,000</td>
<td>6.40</td>
</tr>
<tr>
<td>300,000</td>
<td>150,000</td>
<td>10.20</td>
<td>300,000</td>
<td>45,000</td>
<td>9.60</td>
</tr>
<tr>
<td>400,000</td>
<td>200,000</td>
<td>13.60</td>
<td>400,000</td>
<td>60,000</td>
<td>12.80</td>
</tr>
</tbody>
</table>
Value Added Benefits

- Auto and Homeowner’s Insurance Discounts
- Cell Phone Discounts

BYU Discounts

- Dell Computers
- Vehicle Discounts

For more information and rates, visit:

dmba.com (My Benefits > Value Added Benefits)
byudiscounts.byu.edu (promotional discounts)
UESP (Utah Educational Savings Plan)
uesp.org (educational savings for family)

Retirement Plans

Participation Eligibility in the BYU Master Retirement and Deseret Mutual Thrift Plans

To qualify for participation in the two retirement plans offered through BYU and Deseret Mutual, you must be at least 21 years old and be hired into an included classification.

For staff and administrative employees, you must be one of the following classifications:

- Full-time Employee (approximately 40 hours per week)
- Category III+ Employee (special assignment)*
- Category II Employee (can work no more than 1456 hours per calendar year)*
- Category I+ Employee (worked 1000 hours in a calendar year)*

For faculty, you must be in one of the following classifications:

- Full-time Regular Faculty
- Benefited Part-time Adjunct Faculty*

*These employee classifications are not eligible for medical, dental, or life insurances.
BYU Master Retirement Plan (MRP)

The Master Retirement Plan is a pension plan that is fully funded by BYU. At retirement, you will receive a benefit based on an average of your five highest salaries, benefit credit (years of eligible service), and a multiplier of 0.75%. If you have previous service with The Church of Jesus Christ of Latter-day Saints or its affiliates, please see Benefits Services.

To be eligible for the MRP, you must have been hired into one of the eligible classifications and also meet both of the following requirements.

The first requirement is that you work at least 1000 hours within one calendar year. Your first calendar year is calculated from the first anniversary of your hire date. If the 1000 hours are not met within your anniversary year, then time will be calculated based on a January-December calendar year.

The second requirement is that you earn five years of vesting credit (time of service). Previous employment at a participating member organization of the Church of Jesus Christ of Latter-day Saints may count towards the vesting credit according to Deseret Mutual’s calculations. Benefits Services notifies Deseret Mutual to start vesting credit for each employee.

If both requirements are not met when you leave BYU, you will not be eligible for Master Retirement.

If both requirements are met, you “own” your Master Retirement. When you either retire or terminate employment, there will be three payout options:

1. If the value of your MRP is $1,000 or less, you must take the lump sum payment
2. If the value of your MRP is between $1,000 and $15,000 you can:
   (a) take a lump-sum payout (minus 20% in taxes and any other applicable fees)
   (b) roll over the money to a qualifying account (without a tax penalty), or
   (c) leave the money in the Deseret Mutual account and withdraw at your retirement age
3. If the value is more than $15,000, you must wait until retirement age to withdraw the money

Please visit “Employee Benefits” website at byu.edu/hr for more information.
The Deseret Mutual 401(k) Thrift Plan

To be eligible for participation in the Thrift Plan, you must have been hired into one of the eligible classifications and meet the age 21 requirement. If you meet the qualification, you may immediately begin to participate in the Thrift Plan and receive a corresponding match from BYU. This is an excellent opportunity to start investing for retirement.

When you participate, you are investing in various funds that Deseret Mutual invests in and agreeing to abide by Deseret Mutual and IRS regulations. You may only withdraw funds prior to age 59½ in the case of death, disability, early retirement (age 55+), termination, or financial hardship. If you are eligible to withdraw prior to age 59½, you will be required to pay appropriate taxes and applicable penalties. Please visit irs.gov for more information on various retirement accounts and their regulations.

2014 Contribution Limits

Under age 50:
- $17,500 max. Before-tax and Roth 401k contributions
- $51,000 max. Before-tax, Roth 401k, After-tax and employer match

Over age 50:
- $23,000 max. Before-tax and Roth 401k contributions
- $56,500 max. Before-tax, Roth 401k, After-tax, and employer match

Contributing to the Thrift Plan is an easy three-step process:

**Step 1: Elect a percentage to contribute** (Whole percentage only)

<table>
<thead>
<tr>
<th>YOU CONTRIBUTE %</th>
<th>BYU MATCH %</th>
<th>TOTAL %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00</td>
<td>1.00</td>
<td>2.00</td>
</tr>
<tr>
<td>2.00</td>
<td>2.00</td>
<td>4.00</td>
</tr>
<tr>
<td>3.00</td>
<td>3.00</td>
<td>6.00</td>
</tr>
<tr>
<td>4.00</td>
<td>4.00</td>
<td>8.00</td>
</tr>
<tr>
<td>5.00</td>
<td>5.00</td>
<td>10.00</td>
</tr>
<tr>
<td>6.00 or more**</td>
<td>6.00</td>
<td>12.00 or more*</td>
</tr>
</tbody>
</table>

* If you have previous service with The Church of Jesus Christ of Latter-day Saints or its affiliates, please see Benefits Services.

**Before you contribute to the savings program, you must first pay FICA taxes, FSA, and medical premiums. Contributions must be in whole percentages. Maximum contribution percent cannot exceed 80%.
Step 2: Choose a contribution type (before or Roth after tax)

<table>
<thead>
<tr>
<th></th>
<th>Before Tax 401(k)</th>
<th>Roth After Tax 401(k)</th>
<th>After Tax 401(a)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Contributions</td>
<td>Taxed when withdrawn</td>
<td>Taxed before contribution</td>
<td>Taxed before contribution</td>
</tr>
<tr>
<td>Employee Contributions Earnings</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
</tr>
<tr>
<td>Employer Match</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
</tr>
<tr>
<td>Employer Match Earnings</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
<td>Taxed when withdrawn</td>
</tr>
</tbody>
</table>

*For the earnings to be claimed as tax-free, you must start participation in the Roth 401k, leave the account open for five consecutive years, and not withdraw money until you reach at least age 59½.

Step 3: Allocate your investment in the funds or choose from a pre-set mix

<table>
<thead>
<tr>
<th>FUNDS</th>
<th>TYPE</th>
<th>RISK LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market</td>
<td>Cash</td>
<td>Low</td>
</tr>
<tr>
<td>Short-term Bond</td>
<td>Bonds</td>
<td>Moderate</td>
</tr>
<tr>
<td>Intermediate Bond</td>
<td>Bonds</td>
<td>Moderate</td>
</tr>
<tr>
<td>Inflation Protection Bond Index</td>
<td>Bonds</td>
<td>Moderate</td>
</tr>
<tr>
<td>High-yield Bond</td>
<td>Bonds</td>
<td>Moderate</td>
</tr>
<tr>
<td>Specialty-Energy</td>
<td>Bonds</td>
<td>Moderate</td>
</tr>
<tr>
<td>Large Blend</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Mid-company Value</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Mid-company Growth</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Small Company Value</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Small Company Growth</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Foreign Large Value</td>
<td>Equity</td>
<td>High</td>
</tr>
<tr>
<td>Foreign Large Growth</td>
<td>Equity</td>
<td>High</td>
</tr>
</tbody>
</table>

**Preset Mixes:**

<table>
<thead>
<tr>
<th></th>
<th>TYPE</th>
<th>RISK LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Income</td>
<td>Mixed</td>
<td>Low</td>
</tr>
<tr>
<td>Short-term</td>
<td>Mixed</td>
<td>Low</td>
</tr>
<tr>
<td>Intermediate-term</td>
<td>Mixed</td>
<td>Moderate</td>
</tr>
<tr>
<td>Long-term</td>
<td>Mixed</td>
<td>High</td>
</tr>
<tr>
<td>Stock Only</td>
<td>Mixed</td>
<td>High</td>
</tr>
</tbody>
</table>

When building your own model, your fund allocation must equal 100%. On the following page are several DMBA savings plan preset investment mixes.
<table>
<thead>
<tr>
<th>FUND TYPE</th>
<th>Current Income</th>
<th>Short-Term 0-4 years</th>
<th>Intermediate-Term 5-11 years</th>
<th>Long-Term 12+ years</th>
<th>Stock Only 12+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income</td>
<td>80%</td>
<td>70%</td>
<td>40%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>Money Market</td>
<td>0%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Short-term Bond</td>
<td>15%</td>
<td>15%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Intermediate Bond</td>
<td>15%</td>
<td>20%</td>
<td>15%</td>
<td>12%</td>
<td>0%</td>
</tr>
<tr>
<td>Inflation Protection Bond Index</td>
<td>10%</td>
<td>10%</td>
<td>5%</td>
<td>3%</td>
<td>0%</td>
</tr>
<tr>
<td>High-yield Bond</td>
<td>40%</td>
<td>15%</td>
<td>10%</td>
<td>5%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td><strong>20%</strong></td>
<td><strong>30%</strong></td>
<td><strong>60%</strong></td>
<td><strong>80%</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td>Specialty-Energy</td>
<td>20%</td>
<td>5%</td>
<td>8%</td>
<td>12%</td>
<td>15%</td>
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<tr>
<td>Large Company Blend</td>
<td>0%</td>
<td>11%</td>
<td>19%</td>
<td>25%</td>
<td>32%</td>
</tr>
<tr>
<td>Mid-company Value</td>
<td>0%</td>
<td>3%</td>
<td>5%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Mid-company Growth</td>
<td>0%</td>
<td>3%</td>
<td>7%</td>
<td>10%</td>
<td>12%</td>
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<tr>
<td>Small Company Value</td>
<td>0%</td>
<td>0%</td>
<td>3%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Small Company Growth</td>
<td>0%</td>
<td>0%</td>
<td>3%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Foreign Large Value</td>
<td>0%</td>
<td>3%</td>
<td>6%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Foreign Large Growth</td>
<td>0%</td>
<td>5%</td>
<td>9%</td>
<td>12%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

To view more information about Deseret Mutual investment options, visit [www.dmba.com](http://www.dmba.com). Under the Retirement tab, go to Savings Plan(s) Access. This will show the eleven different fund options, the pre-set mixes, performance, and other links to detailed information about the retirement funds.

**Automatic Enrollment**

Deseret Mutual will automatically enroll you at 3% in a Before-Tax contribution type, invested in the Long-Term preset mix if you do not enroll in the 401k Thrift Plan within 30 days of your eligibility date. If you would like to waive participation, you are responsible for notifying the Savings Department at Deseret Mutual at 1-800-777-3622 before the 30-day deadline (opt out forms are available in the Benefits office).

**Thrift Plan Loan Program**

You can borrow from your before-tax, after tax, or Roth 401(k). This includes both your money and the BYU matching funds. You may have one loan out at a time; and after paying off the loan, you must wait 45 days before you may take out another loan.

You may borrow up to one-half of your total funds to a maximum of $50,000. Payments are made via payroll deduction.

Loan terms can be from one to five years in length. You pay the total principal and interest back to your own account. Keep in mind that frequently borrowing from your account throughout your career may have a negative effect on your retirement earnings.
TIAA-CREF 403b Plans

The following employee classifications are eligible to participate in TIAA-CREF retirement plans:

- Category I Employee
- Category I+ Employee
- Category II Employee
- Category III Employee
- Category III+ Employee
- Full-time Staff
- Full-time Administrative Staff
- Full-time Regular Faculty
- Visiting Full-time Faculty
- Research Associates, Research Staff or Post-Doctorate Fellows
- Benefited Part-time Adjunct Faculty
- Part-time Adjunct Faculty
- Athletic Professionals

403b (SRA and RA)

TIAA-CREF offers two types of 403b plans. These are the Teacher’s Insurance Annuity Association (TIAA) plan and the College Retirement Equities Fund (CREF). Both plans include the following features:

- The principal is tax-sheltered
- Interest earned is tax-sheltered
- Includes a short-term advantage of saving taxes on each paycheck

NOTE: TIAA-CREF funds are not matched by BYU.

For fund performance information, contact TIAA-CREF at 1-800-842-2776 or online at tiaa-cref.org.

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TIAA-CREF INVESTMENT OPTIONS

<table>
<thead>
<tr>
<th>TIAA Funds</th>
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<table>
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<th>CREF Funds</th>
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<tr>
<td>Money Market</td>
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<td>Bond Market</td>
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<td>Social Choice</td>
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<tr>
<td>Stock</td>
<td>Equity</td>
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<td>High</td>
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<tr>
<td>Growth</td>
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### TIAA-CREF MUTUAL FUND INVESTMENT OPTIONS

<table>
<thead>
<tr>
<th>Equity Index</th>
<th>Growth and Income Fund</th>
<th>International Equity Fund</th>
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<tbody>
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<td>Large-Cap Growth Index Fund</td>
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<td>S&amp;P 500 Index Fund</td>
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<tr>
<td>Lifecycle Retirement Income Fund</td>
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<td></td>
</tr>
</tbody>
</table>

### Roth IRA

TIAA-CREF also offers a Roth IRA option. The advantages include:

- 2014 contribution limit of $5,500 ($6,500 for those age 50+)
- Earnings grow tax-free (not just deferred), if withdrawn after five years and past age 59 ½
- Principal contributions are available for withdrawal anytime, penalty free
- No mandatory minimum distribution age since your contribution is made with after-tax dollars
- Up to $10,000 in earnings can be used for purchase of a first home after five years
- Contributions can be made by payroll deduction
- There are 27 different investment funds available

An individual can contribute to the Roth IRA if his or her 2014 adjustable gross income is less than $110,000 ($173,000 for joint filers).

Partial contributions are available to individuals with income between $110,000 and $124,999 ($173,001 and $182,999 for joint filers).

### Financial Planners

Financial Planners from both Deseret Mutual and TIAA-CREF visit BYU campus to provide information, counseling, and advice regarding important financial considerations. This is a free service for University Personnel. The Financial Planners are not paid on commission and are not selling products to participants. The appointments are generally one hour in length.

To schedule an appointment with Deseret Mutual, call 1-800-777-3622 extension 5627 and ask to make an appointment with the Financial Planner who visits BYU campus. To schedule an
appointment with TIAA-CREF, call 1-800-732-8353 and schedule an appointment with the Utah representative who comes to campus.

---

**Tuition**

As a full-time University employee, you are eligible to receive tuition benefits upon hire in conformity with the semester or term add/drop deadlines. Your spouse and children are eligible to receive tuition benefits if you are at least age 30, or have five years of eligible service. If you were previously employed full-time within the Church Educational System units, that time may count towards tuition benefit eligibility for spouse and dependents, if you are under age 30.

If you are hired by the admissions add/drop deadline, your tuition benefits start with that semester or term. If you are hired after that date, benefits are available the following semester or term. The add/drop deadline also applies in situations of marriage or divorce. Please check eligibility with Benefits Services.

Tuition benefits will apply only to the following BYU programs:

- Day school
- BYU-Idaho (available only to eligible children)
- Evening classes
- Classes taken for official audit
- Independent Study programs (available only to full-time employees for possible reimbursement — not spouses or children)
- Conferences and Workshops credit courses (available only to employees and spouses—not children)
- Salt Lake Center credit courses
- Study Abroad (generally available only to eligible spouses and children)
- Jerusalem Center (generally available only to eligible spouses and children)

Regular tuition benefits are limited to direct tuition costs and will NOT apply to:

- Any noncredit courses
- Courses at BYU-Hawaii or LDS Business College
- Education Week and Women’s Conference
- Conferences and Workshops seminars, conferences, or training classes not offered for credit
- IT skills training classes
- Fees (for classes, challenge exams, credit purchases, testing, concurrent enrollment, discontinuance, fines, late fees, etc.)
- Private lessons
- Books, manuals, syllabi, food
Employee:
You may register for a total of six credit hours each semester or four hours in a term. During Spring and Summer terms, the total credit hours may not exceed six for both terms together. Additionally, five or six credit hours may not be taken in one term. Any full-time employees who wish to take more than the allowed hours in a semester or term must petition the Benefits Tuition Committee. Contact the Tuition Specialist at 801-422-4496 for more information.

You must obtain approvals from your Supervisor and Dean or Director before enrolling in classes that are from 7:00 A.M. - 5:00 P.M., TBA classes, thesis hours or dissertation hours. You must also complete a Personnel Request for Class Attendance form (see page 41). You are expected to make up the time you are absent from work and to be in compliance with applicable wage and hour laws. Lunch periods may not be used for class attendance.

Spouse and Eligible Dependents:
Once you have reached age 30 or completed five years of service, your spouse may register for as many undergraduate or graduate credit hours as regular students without paying tuition. Your spouse does not have a credit hour limit. In the event your spouse is hired full-time by the University, the “personnel” status supersedes the “spouse” status and the tuition benefits and limitations are administered accordingly. The spouse tuition benefit for graduate courses may be a taxable benefit and a completed “Tuition Taxation” form” is required for each semester or term. (You can find this form by going to byu.edu/hr/. Select “Employee,” “Benefits,” then “Tuition Benefits.”) Once your children become eligible for tuition benefits and have been admitted as students, they may register for as many undergraduate credit hours as regular students. The maximum tuition benefit for eligible children is one-half the regular tuition amount and is limited to: 1) the completion of the first undergraduate degree at any college or university; 2) completion of 152 BYU-Provo/BYU-Idaho benefited credit hours; or 3) age 30. Credit hours earned from testing for language credit, Advanced Placement credit, or transfer credits from other institutions will NOT count against the 152 credit hour limit.

More information and forms are available under “Employee Benefits” at byu.edu/hr.
General Programs

Payroll Web Self-Service
Campus personnel may access the Individual Self-Service functions by following these steps:

1. Navigate to the BYU Home Page (byu.edu)
2. Use your Net ID and password to log onto myBYU
3. Under the “Campus Links” heading, select/expand the “Work” folder
4. Select “View Paycheck”
5. Click on the “Check Date” header to sort the column and select the paycheck you wish to view

Print Check Stub
1. Complete steps 1-3 above
2. Select the check you wish to view and double click the date

The check will appear in a separate tab as a pop-up. (Please allow pop-ups from this BYU site.)
Note: The most recent check will display the year-to-date totals.

Direct Deposit
1. Complete Steps 1-3 above
2. Select “Direct Deposit”
3. Select “Payroll Direct Deposit”
4. Click on “Add Account” and enter your account information

Update W-4 Tax Information
To update the total number of allowances you are claiming for Federal and Utah State withholding, complete Steps 1-3 above.

1. Select “Human Resources/Payroll”
2. Click “Main Menu” in the top left corner, select “Self Service”
3. Click “Payroll and Compensation,” select “W-4 Tax Information”

Populate the cell beneath the heading “W-4 Tax Data,” with the appropriate number of allowances you are claiming (i.e., 0, 1, 2, etc.) and select marital status.

Once you have updated your information, click the “Submit” button to save the changes. Note that the IRS requires any employee filing EXEMPT on the W-4 to renew this status annually.

Any non-resident alien employee will be required to file his or her W-4 Form in the BYU Payroll Office, D-55 ASB.

W-2 View/Print, Consent
1. Complete Steps 1 - 3 above
2. Select “W-2 View/Print, Consent”
3. “W-2/W2c Consent,” must note “Your Current Status: Consent received”
4. Click “Return to Payroll and Compensation”
5. Click “View W-2/W-2c Forms”
6. Select “Year End Forms”

The W-2 will appear in a separate tab as a pop-up. (Please allow pop-ups from this site.)

For assistance in performing any of the above actions or questions regarding payroll, please call the BYU Payroll Office at 801-422-8186.

2014 Holidays

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year’s Day</td>
<td>Jan 1</td>
</tr>
<tr>
<td>Martin Luther King Day</td>
<td>Jan 20</td>
</tr>
<tr>
<td>Presidents’ Day</td>
<td>Feb 17</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>May 26</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4</td>
</tr>
<tr>
<td>Pioneer Day</td>
<td>July 24</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Sept 1</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>Nov 27, 28</td>
</tr>
<tr>
<td>Christmas</td>
<td>Dec 25, 26</td>
</tr>
<tr>
<td>New Years Eve</td>
<td>Dec 31</td>
</tr>
</tbody>
</table>

BYU holidays may be viewed at byu.edu/hr/ Employees > Benefits > Staff & Admin Paid Holidays
Glossary of Terms

**Accident:** An unpremeditated event of violent and external means that happens suddenly, without intent or design, is unexpected, unusual, unforeseen, is identifiable as to time and place, and is not the result of illness.

**Annual Maximum Benefit:** The maximum medical or dental benefit payable in a calendar year for you and each of your eligible dependents.

**Beneficiary:** A person, persons, trust, or other entity you name in writing to receive benefits provided by the life insurance plan, Thrift Plan, TSA Plan, or Master Retirement Plan if you die. A beneficiary may be a primary beneficiary or an alternate beneficiary.

**Coinsurance:** The percentage of eligible medical and dental expenses you are responsible for paying after you make the applicable copayments and your insurance plan benefits have been paid.

**Contracted Facilities:** Hospitals, labs and other health-care facilities that have contracted with Deseret Mutual to provide services to participants.

**Contracted Providers:** Physicians, specialists, and other providers of health-care services who have contracted with Deseret Mutual to provide services to participants.

**Coordination of Benefits:** The process of combining medical (or dental) benefits of two or more plans to assure maximum benefits without paying more in benefits than the actual charges incurred.

**Copayment:** The initial dollar amount you pay of the charges for eligible medical and dental services that you are responsible for paying.

**Core Insurance Benefits:** Deseret Mutual’s insurance program that includes a medical plan, a dental plan, the Disability Plan, Group Term Life, and Occupational Accidental Death & Dismemberment insurances.

**Deductible:** An initial dollar amount you pay toward certain benefits in Deseret Premier and Deseret Value when you receive services from non-contracted providers.

**Dependents:** Your spouse and children, as defined below:

- **Spouse:** A person of the opposite sex who is a husband or wife.
- **Children:** Your children including:
• Natural children (including infants from the date of birth), legally adopted children, and children appointed by a court of law to the custody of the employee or employee’s spouse.

• A child placed with you under the direction of a licensed child-placement agency.

• A grandchild who is the child of a covered, unmarried, dependent child. The unmarried dependent child and the grandchild reside in your home and depend primarily upon you for support. A direct lineal relationship must exist between you and the grandchild (or a direct line is created through adoption) for the grandchild to be covered.

• Your married and unmarried child is covered until age 26, if you choose to enroll them.

• Your unmarried child who is 26 or older and incapable of self-support because of mental or physical incapacity that existed before the child reached 26, and who is wholly dependent upon you for support.

• Your stepchildren (children of your spouse) until age 26.

**Deseret Mutual Identification Number (DMID):** A participant number that Deseret Mutual assigns to you as a secure means for accessing your benefit information.

**Emergency Care:** The care required in connection with a sudden and unexpected onset of a condition requiring medical or surgical care necessary to safeguard the patient's life immediately after the onset of the emergency. This includes heat attack, severe bleeding, loss of consciousness, convulsions, acute asthmatic attacks, or temperature of more than 104°F Fahrenheit.

Covered services that are furnished by a provider qualified to furnish emergency services and needed to evaluate or stabilize an emergency medical condition.

**Employee Contribution:** The percentage of your eligible income, or considered earnings, that you invest in the Thrift Plan.

**Employee Matching Contribution:** Contributions your employer makes to your Thrift Plan account, matching a percentage of your Thrift Plan employee contribution.

**Final Average Salary:** Your average monthly salary, using considered earnings, from the highest 5 years of eligible employment with a participating employer. The final average salary is used to calculate the Master Retirement Plan benefit.

**Flexible Spending:** An IRS program which allows you to set aside a portion of earnings to pay for qualified expenses most commonly used for medical/dental or dependent care expenses.

**Formulary Medications:** A preferred list of medications that have been reviewed by an independent pharmacy and therapeutics committee for safety and efficacy and are covered by the plan.
**Hire Date:** The date on which you perform your first hour of paid service for a participating employer.

**Hospital Emergency Room:** Hospital facility that provides treatment for urgent medical needs that may or may not be life-threatening at that particular time.

**Investment Mix:** For your Thrift Plan account, the percentage contribution for each mutual fund you select. From the mutual funds offered, you may use a pre-set mix, or you may use one fund, all the funds or any combination of the funds.

**Maximum Allowable Charge (Limit):** the maximum dollar amount Desert Mutual will pay for a defined medical or dental procedure as set forth under contract provisions and/or market practice.

**Non-contracted Facilities:** Hospitals, labs and other health-care facilities that have not contracted with Deseret Mutual to provide services to participants.

**Non-contracted Providers:** Physicians, specialists, and other providers of health-care services who have not contracted with Deseret Mutual to provide services to participants.

**Non-formulary Medications:** Medications not on the list of formulary medications. For determining formulary or nonformulary status, medications are reviewed by an independent pharmacy and therapeutics committee for safety and efficacy.

**Pension:** A qualified retirement benefit paid to you by a former employer after you retire.

**Premium:** A regular, periodic payment for an insurance plan.

**Preset Mixes:** Investment mixes Deseret Mutual has developed from the Thrift Plan’s individual mutual funds, designed to match your general investment horizon and your individual risk tolerance.

**Supplemental Insurance Benefits:** Benefits beyond the core insurance benefits, for which you pay the entire premium. These benefits include Supplemental Group Term Life and 24-Hour Accidental Death & Dismemberment insurance.

**Urgent Care Facility:** A facility or clinic, not a hospital emergency room or physician’s office, that provides treatment for urgent medical needs that are not life-threatening at that particular time.

**Value-added Benefits:** Programs and discounts that add value to your benefits package and where you pay the entire cost if you use the benefit.

**Vest, Vested, or Vesting:** Ownership of Thrift Plan, TSA Plan, and/or Master Retirement Plan benefits. Vested benefits are not subject to forfeiture.
A. PARTICIPANT INFORMATION (REQUIRED)

NAME: __________________________________________________________________________________________________________________

FIRST                                                         MiDDLE iNiTiAL                                            LAST

DESERET MUTUAL ID NO.: _____________________________________________ BiRTh DATE: _______________________________________

MONTH                    DAY                      YEAR

PRiMARY TELEPhONE: ________________________________________ ALTERNATE TELEPhONE: ____________________________________

MARiTAL STATUS:  

MARRiED  J  WiDOWED  J  SiNGLE (NEvER MARRiED)  J  SEPARATED  J  DIVORCED

B. PARTICIPANT AUTHORIZATION (REQUIRED)

Participant’s Signature:____________________________________________________________ Date:__________________________________

PLEASE SEE ThE BACk FOR iNSTRUCTiONS ON COMPLETiNG YOUR BENEFiCiARY DESiGNATiONS

C. SPOUSAL CONSENT WAIVER (IF APPLICABLE) — See the back page for more information!

If you’re married and you choose a primary beneficiary other than, or in addition to, your spouse — including a trust, your spouse must give his/her consent, according to federal regulations.* Your signature must be witnessed by a notary public or an authorized Deseret Mutual representative.

Spouse’s Signature Date

Notary Public or Deseret Mutual Representative Signature Date

For the waiver to be valid, spouse’s signature date and notary date must be the same.

D. BENEFICIARY DESIGNATION

If you want to designate different beneficiaries for each plan, you must complete a separate form for each plan. Please include your name, Deseret Mutual identification number, date, and signature.

CHECK BOX FOR ALL PLAN(S) THAT APPLY (REQUIRED):

LIFE INSURANCE

GROUP TERM LIFE
SUPPLEMENTAL GROUP TERM LIFE
24-HOUR ACCIDENTAL DEATH & DISMEMBERMENT

SAVIINGS

TAX SHELTERED ANNUITY 403(b)
RETIREMENT PLUS
SAVINGS ANNUITY

RETIREMENT

RETIREE GROUP TERM LIFE*
RETIREE SUPPLEMENTAL GROUP TERM LIFE*
MASTER RETIREMENT PLAN (PENSION)*

* You cannot preselect your beneficiaries. Available only on or after you apply for retirement

LIST ALL BENEFICIARIES: Beneficiary payments are paid from the most recent, valid beneficiary designation. (To name more beneficiaries, use the back of this page.) To designate a trust as a beneficiary, see the back of this page.

ALL PRIMARY BENEFICIARIES SHARE EQUALLY  ALL ALTERNATE BENEFICIARIES SHARE EQUALLY

<table>
<thead>
<tr>
<th>Designation</th>
<th>Full Given Name of Beneficiary</th>
<th>Relationship</th>
<th>Birth Date</th>
<th>Contact Phone #</th>
<th>% of Benefit</th>
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<tbody>
<tr>
<td>PRIMARY</td>
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</table>

PLEASE SEE THE BACK FOR INSTRUCTIONS ON COMPLETING YOUR BENEFICIARY DESIGNATIONS
E. IMPORTANT INFORMATION TO KNOW WHEN NAMING YOUR BENEFICIARIES

1. Types of beneficiaries:
   a. Primary – person to receive benefits when you die
   b. Alternate – person to receive benefits when you die if the primary beneficiary is deceased

2. If you name multiple primary or multiple alternate beneficiaries, benefits will be split equally, unless otherwise noted on the form. If you’re allocating the percentage of benefit, please verify that the total for primary beneficiaries equals 100% and the total for alternate beneficiaries equals 100%.

3. If you name minor children as beneficiaries, we must have legal guardianship papers for each child at the time of your death if they are unmarried and younger than 18. This could mean legal expenses for the beneficiary and delay benefit payments. Please consider this when naming your beneficiaries.

4. Spousal Consent Waiver:
   a. Thrift Plan, Retirement PLUS Plan, and Tax Sheltered Annuity Plan — required if you’re married and choose a primary beneficiary other than — or in addition to — your spouse, including a trust*
   b. Savings Annuity:
      i. Term Certain & Life Payment Options (2 ½, 5, 7 ½, 10, 15, or 20 years) — required if you’re married and choose a primary beneficiary other than — or in addition to — your spouse, including a trust*
      ii. Joint & Survivor Payment Options — not required. Your beneficiary must be someone other than your spouse
   c. Master Retirement Plan:
      i. Term Certain & Life Payment Options (10, 15, or 20 years) — required if you’re married and choose a primary beneficiary other than — or in addition to — your spouse, including a trust*
      ii. Joint & Survivor Payment Option — not required. Your beneficiary must be someone other than your spouse
   d. Life Insurance Plans (Group Term Life, Supplemental Group Term Life, Occupational Accidental Death & Dismemberment, and 24-Hour Accidental Death & Dismemberment) — not required

5. When you die, Deseret Mutual will contact your primary beneficiary to request additional information, including a certified death certificate.

*If you’re married, the law requires your spouse to be your primary beneficiary. But you may choose a beneficiary other than — or in addition to — your spouse with your spouse’s written, notarized consent. If you don’t have a valid beneficiary designation on file when you die, the Qualified Preretirement Survivor Annuity (QPSA) benefit will be in effect. From the QPSA, 50% of your benefit or account balance will be paid to your current spouse, and the remaining 50% will be paid to your estate or named beneficiary. A more detailed explanation of the QPSA is available upon request.
**SUPPLEMENTAL GROUP TERM LIFE INSURANCE APPLICATION**

**EMPLOYEE NAME:** ____________________________ **DESERET MUTUAL ID NO:** ______________________

**ADDRESS:** ___________________________________________________ **BIRTH DATE:** _______________________

**HOME PHONE:** ___________________________________________ **WORK PHONE:** __________________________

---

I would like to enroll in the Supplemental Group Term Life Insurance Program. I agree to pay the entire premium and understand that my coverage and premiums may change each year as my age and salary change. I understand that to be eligible for Supplemental Group Term Life insurance coverage, I must be enrolled in the Basic Employee Benefit Program for Group Term Life insurance.

### EMPLOYEE OPTION DESIRED:

- [ ] No coverage
- [ ] 1 X Salary Level
- [ ] 2 X Salary Level
- [ ] 3 X Salary Level
- [ ] 4 X Salary Level
- [ ] 5 X Salary Level
- [ ] 6 X Salary Level

**SPouse OPTION DESIRED:**

- [ ] No coverage
- [ ] $3,000*
- [ ] $20,000
- [ ] $40,000
- [ ] $60,000
- [ ] $80,000
- [ ] $100,000

**CHILDREN OPTION DESIRED:**

- [ ] No coverage
- [ ] $3,000* 6 months and older
- [ ] $7,500 6 months and older
- [ ] $15,000 6 months and older

*Applicant does not need to meet health standards for this level of coverage if application is made within 30 days of the eligibility date.

### IT IS MUTUALLY AGREED THAT:

- (a) salary level is equal to the previous year’s annual salary rounded up to the next $10,000 (current salary is used for newly hired employees);
- (b) the representations in this application are correctly recorded, complete, and true to the best knowledge and belief of the undersigned;
- (c) voluntary change in the insurance coverage requires agreement between the employee and Deseret Mutual. Employees who choose to increase their salary level multiple must meet health standards;
- (d) no representative of any Deseret Mutual Participating Employer is authorized to accept risks, pass upon insurability, or waive any of Deseret Mutual’s requirements;
- (e) no insurance applied for herein shall go into force or take effect until application for coverage has been approved and initial premium has been collected;
- (f) the insurance applied for herein, if approved, shall terminate upon failure to pay the premiums or as provided for in the policy; and
- (g) once the salary level has been reduced, the applicant must meet health standards to increase the salary level in the future.

I authorize my employer, until this authorization is revoked by me in writing, to deduct from any earnings due me the amount necessary for premiums due Deseret Mutual for insurance protection indicated on this application.

**FOR EMPLOYER’S USE ONLY**

- New hire
- Discontinuing coverage
- Change

---

**FOR DESERET MUTUAL USE ONLY**

- APPROVED
- DECLINED

**UNDERWRITER’S INITIALS:** ____________________________ **DATE:** __________________** EFFECTIVE DATE:** ____________________

---

### BENEFICIARY INFORMATION

To name the needed primary and alternate beneficiaries for your Supplemental Group Term Life Insurance, please complete the Basic and Supplementation Plans Beneficiary Form.

### WAIVER OF SUPPLEMENTAL GROUP TERM LIFE INSURANCE

- I do not wish to enroll at this time.
- I wish to discontinue my Supplemental Group Term Life insurance.

I hereby acknowledge that I have been given an opportunity to apply for Supplemental Group Term Life insurance as offered by my employer, and after careful consideration, I have decided not to take advantage of this offer. I understand that if I want such insurance in the future, I will be required to meet Deseret Mutual’s health standards, and that Deseret Mutual reserves the right to refuse to grant such insurance.

**Signed:** ____________________________ **Date:** __________________

(Sign only if benefits are rejected)

---

### FOR EMPLOYER’S USE ONLY

- Change Payroll Number: ______________________

**Employee’s Salary Factor** _______________ X **Salary Multiple** _______________

= **Employee’s Coverage** _______________ X **Rate / $1,000** _______________

= **Employee’s Monthly Premium** _______________

**Spouse’s Coverage** _______________ X **Rate / $1,000** _______________

= **Spouse’s Monthly Premium** _______________

**Children’s Monthly Premium** = _______________

---

- Company ____________________________ **Employer Authorization** ____________________________ **Date Signed** ____________________________

---

**PLEASE COMPLETE THE BACK OF THIS FORM!**
SUPPLEMENTAL GROUP TERM LIFE INSURANCE HEALTH QUESTIONNAIRE

<table>
<thead>
<tr>
<th>RELATIONSHIP TO EMPLOYEE</th>
<th>NAME (FIRST, MIDDLE INITIAL, LAST)</th>
<th>BIRTH DATE (MO, DAY, YR)</th>
<th>SEX</th>
<th>AGE</th>
<th>HEIGHT (FT., IN.)</th>
<th>WEIGHT (LBS.)</th>
<th>WEIGHT ONE YEAR AGO</th>
</tr>
</thead>
<tbody>
<tr>
<td>E - Employee</td>
<td>E EMPLOYEE</td>
<td>M F</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>S - Legal Spouse</td>
<td></td>
<td>M F</td>
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<tr>
<td>N - Natural or Adopted Child</td>
<td></td>
<td>M F</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>SC - Stepchild</td>
<td></td>
<td>M F</td>
<td></td>
<td></td>
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<tr>
<td>GC - Grandchild</td>
<td></td>
<td>M F</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>O - Other (Specify in Section I)</td>
<td></td>
<td>M F</td>
<td></td>
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</tr>
</tbody>
</table>

Do any of the persons listed here have (or have they had) any of the following? (Check “Yes” or “No.”). If you answer “yes” to any of the items listed, give full details below.

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Current prescription medication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. High blood pressure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Chest pain or heart disorder</td>
<td></td>
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<tr>
<td>4. Ulcers or disorders of the stomach, intestines, or rectum</td>
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<tr>
<td>5. Hepatitis or disorders of the liver, pancreas, thyroid, gallbladder, kidneys, or urinary tract</td>
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<td>6. Diabetes, blood sugar problems or other blood disorders</td>
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<tr>
<td>7. Cancer of any type, tumors, cysts, or unexplained growths</td>
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<td>8. Asthma, shortness of breath, pneumonia, or other lung disease</td>
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<tr>
<td>9. Neurological disorder</td>
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<tr>
<td>10. Has been admitted to a hospital</td>
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<tr>
<td>11. AIDS, AIDS-related complex, HIV positive, or other immune deficiency disorders</td>
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<tr>
<td>12. Has been declined for life insurance coverage</td>
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<tr>
<td>13. None of these conditions have ever applied</td>
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</table>

<table>
<thead>
<tr>
<th>Item #</th>
<th>Patient Name</th>
<th>Initial Date of Illness or Medication</th>
<th>Duration of Illness or Medication</th>
<th>Describe in Detail the Illness or Reason for Medication</th>
<th>Present Condition</th>
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</table>

(Attach a separate sheet of paper if necessary.)

I have carefully read all of the above questions, statements, and answers, and all such statements and answers are correct and true. I authorize the use of this questionnaire in connection with any insurance applied for in this application, and I understand any misstatement or omission in this questionnaire may void such coverage. I understand and agree that there will be no additional Supplemental Group Term Life insurance in effect until Deseret Mutual approves the applicant(s) as insurable risks. Coverage will be effective the 1st of the month following the month that coverage is approved. I authorize any physician, hospital official, or person who has or may attend or examine or who may be consulted by me or any dependent listed above, to disclose any knowledge or information acquired to Deseret Mutual. On behalf of me and my dependents, I waive any action for such disclosure.

Date: _______________________________ Employee Signature: __________________________________________________________________________________
1. Prior to submitting this form, read the information found on the reverse side (or accompanying page). This information reviews the University policy regarding full-time employees taking BYU classes. Requests for tuition benefits that do not conform to policy will not be approved.  
   _______ Initial here to indicate you understand the tuition benefit guidelines and instructions.

2. Completion of this form does not grant acceptance for admission or guarantee registration of classes. For Admissions and Registration information, please contact the following offices:

   Admissions Services, A-209 ASB (2-5000)  
   Evening Classes, 211 HCEB (2-2872)  
   Registration, B-150 ASB (2-2631)

3. You must submit this form to Benefits Services no later than the add/drop deadline of the given semester only if your class schedule includes any class between the hours of 7:00 A.M. to 5:00 P.M., TBA, thesis hours or dissertation hours. Benefit Services will not post the tuition benefit to your account until this form is received.

4. Please complete the following:

<table>
<thead>
<tr>
<th>Name (Last and First)</th>
<th>BYU ID Number</th>
<th>Semester or Term:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>□ Fall □ Winter □ Spring □ Summer</td>
</tr>
</tbody>
</table>

   | Year: |
   | □ 2014 □ 2015 □ 2016 □ 2017 |

<table>
<thead>
<tr>
<th>Department</th>
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<tbody>
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</tbody>
</table>

   List below all classes you are currently enrolled in, including audit classes, TBA, conferences and workshops, Independent Study courses, thesis and/or dissertation hours. Your total number of credits cannot exceed six hours per semester or three hours per term (or four in one term and two in another). Note: If your schedule changes, you must submit a new form.

   Total Credit Hours: ______

<table>
<thead>
<tr>
<th>Class</th>
<th>Sec.</th>
<th>Block</th>
<th>Hrs.</th>
<th>Class Time</th>
<th>Days</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

   Comments: __________________________________________________________

   Employee Signature ___________________________ Date ____________________

5. Required signatures: (Final approval rests with Benefits Services.)

<table>
<thead>
<tr>
<th>Department Chair or Supervisor</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Dean or Director</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Benefits Office Approval</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11/2010</td>
</tr>
</tbody>
</table>
TUITION BENEFIT FOR FULL-TIME UNIVERSITY PERSONNEL
(See University Personnel Tuition Policy and Procedures)
https://policy.byu.edu—must log into MyBYU

ELIGIBILITY: As a full-time University employee, you are eligible to receive a full-tuition benefit. The benefit does not cover fees, books, or other charges. Eligibility begins the semester/term of your hire date if you were hired by the add/drop deadline of that given semester/term. If you were hired after the add/drop deadline, your eligibility begins the following semester/term.

You must be admitted as a student through either Admissions Services or Evening Classes before you can register for classes. Completion of this form does not grant either acceptance for admission or guarantee registration of classes. For information regarding admissions, please contact the following:

<table>
<thead>
<tr>
<th>DAYTIME Section Classes, taken for GRADE</th>
<th>Admissions Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A-209 ASB</td>
</tr>
<tr>
<td></td>
<td>801-422-5000</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.besmart.com">http://www.besmart.com</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EVENING Section Classes, taken for GRADE</th>
<th>Evening Classes Office</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>211 HCEB</td>
</tr>
<tr>
<td></td>
<td>801-422-2872</td>
</tr>
<tr>
<td></td>
<td><a href="http://ce.byu.edu/ev">http://ce.byu.edu/ev</a></td>
</tr>
</tbody>
</table>

LIMITATIONS: Once eligible to register, the following guidelines must be followed.

Fall & Winter Semesters – You may register for a total of six credit hours per semester.

Spring & Summer Terms – You may register for three credit hours per term or four in one and two in another.

If no classes are taken spring term, six credit hours may not be taken summer term or vice versa.

TUITION PAYMENT: You are not required to pay the cost of tuition and the benefit will automatically post to your student financial account unless a Personnel Request for Class Attendance form is necessary. If Benefit Services has not received this form by the final tuition payment deadline for the semester for which you are registered, your tuition will not post to your student financial account. This could result in holds, classes being deleted, additional fees, and/or ineligibility to register for following semesters.

PERSONNEL REQUEST FOR CLASS ATTENDANCE: The Personnel Request for Class Attendance form is needed when a class is taken between the hours of 7:00 a.m. to 5:00 p.m. (even if the class is being audited), or is a TBA class, thesis hours or dissertation hours. The completion of this form complies with University policy in that your supervisor and director have approved your taking classes during day-time hours and have come to an agreement on making up time lost from attending day classes. Class attendance may not be substituted for meal periods.

The Personnel Request for Class Attendance form may be obtained from Benefits Services, D-240 ASB, or online at www.byu.edu/hr/?q=employees/benefits/tuition-benefit. The form must be fully completed.

WITHDRAW OR DISCONTINUE: If you withdraw from your class(es) and/or discontinue your registration at the University, you are required to do so through the Discontinuance Office, B-150 ASB for day classes or Evening Classes, 211 HCEB for evening classes. If you withdraw after the add/drop deadline, you will be responsible to pay the withdrawal fee(s).

EVENING CLASSES: Classes that begins at 4:00 p.m. are considered evening class according to registration; however, if you are enrolled in a class that starts prior to 5:00 p.m., a Personnel Request for Class Attendance form is required.

STUDENT HEALTH INSURANCE: If you are registered for one or more credits, the Student Health Office will send you information regarding student medical insurance or automatically enroll you in the insurance. If you are automatically enrolled, you must coordinate with the Student Health Office, 2310 SHC, (2-4460 or 2-2661) to waive the student insurance.

HRS 01/2013

BYU New University Personnel Orientation Handbook 2014
PRIVACY AUTHORIZATION:
Contract Holder

Your Name: _______________________________________________________________

Deseret Mutual ID: _________________________________________________________

Deseret Mutual does not disclose your personal, protected health information or specific information about your benefit plan(s) or beneficiaries to anyone, including your spouse and family members, without your express permission. By signing, dating, and returning this form, you permit us to disclose information to the individual(s) you have indicated below, as permitted by law. Please note that this authorization does not allow those listed to conduct transactions on your behalf.

I hereby authorize the release of information to the following (check box for all that apply):

Name: ______________________________________________ Relationship: _________________________________
☐ Medical/Dental Plans
☐ Life Insurance Plans: Group Term Life, Supplemental Group Term Life, 24-Hour Accidental Death & Dismemberment
☐ Savings Plans: Thrift — 401(k), Tax Sheltered Annuity — 403(b), Retirement PLUS, Savings Annuity
☐ Master Retirement Plan (Pension)

Name: ______________________________________________ Relationship: _________________________________
☐ Medical/Dental Plans
☐ Life Insurance Plans: Group Term Life, Supplemental Group Term Life, 24-Hour Accidental Death & Dismemberment
☐ Savings Plans: Thrift — 401(k), Tax Sheltered Annuity — 403(b), Retirement PLUS, Savings Annuity
☐ Master Retirement Plan (Pension)

Name: ______________________________________________ Relationship: _________________________________
☐ Medical/Dental Plans
☐ Life Insurance Plans: Group Term Life, Supplemental Group Term Life, 24-Hour Accidental Death & Dismemberment
☐ Savings Plans: Thrift — 401(k), Tax Sheltered Annuity — 403(b), Retirement PLUS, Savings Annuity
☐ Master Retirement Plan (Pension)

☐ I hereby revoke all prior privacy authorizations and change it to reflect the above designations.
☐ I hereby revoke all prior authorizations (check this box if you don’t want information released to anyone but yourself).

Your signature authorizing this action: __________________________________________________________________________

Date: ____________________________ Daytime Telephone Number: ________________________________________

PLEASE SEE BACK OF FORM FOR ADDITIONAL INFORMATION
Please keep in mind the following information:

- We will not condition treatment, payment, enrollment in a health plan, and/or eligibility for benefits on your providing this authorization, except as otherwise permitted by applicable federal law.

- Please note that the information that is used or disclosed pursuant to this authorization may be subject to redisclosure by us and would therefore no longer be protected under the terms of the federal privacy rule.

- Changes in marital status may revoke previous authorizations and may require you to fill out a new information release form.

- The privacy authorization for protected health information is valid until six months after termination of your enrollment in a Deseret Mutual health plan, unless revoked in writing before that time by sending notice to:

  Deseret Mutual Benefit Administrators
  Attn: Member Services
  P.O. Box 45530
  Salt Lake City, UT 84145

  Revocation will be valid only for future acts and will not be valid for any action we have taken before receiving your revocation.

- The privacy authorization for Savings & Master Retirement plans is valid until it is revoked in writing. Notice should be sent to:

  Deseret Mutual Benefit Administrators
  Attn: Member Services
  P.O. Box 45530
  Salt Lake City, UT 84145

  Revocation will be valid only for future acts and will not be valid for any action we have taken before receiving your revocation.

- The HIPAA Privacy Rule defines protected health information (PHI) as individually identifiable health information, held or maintained by a covered entity or its business associates acting for the covered entity, that is transmitted or maintained in any form or medium. This includes identifiable demographic and other information relating to the past, present, or future physical or mental health or condition of an individual, or the provision or payment of health care to an individual that is created or received by a health care provider, health plan, employer, or health-care clearinghouse.
Privacy Authorization:
Spouse or Child Older Than 18

Your Name: __________________________________________________________________

Deseret Mutual ID: ____________________________________________________________

Deseret Mutual does not disclose your personal, protected health information (PHI) to anyone, including your spouse and family members, without your express permission. By signing, dating, and returning this form, you permit us to disclose information to the individual(s) you have indicated below, as permitted by law.

I hereby authorize the release of my protected health information to the following (check Yes if you want us to share your PHI with that individual; check No if you don’t):

Name: _______________________________________________________________________
❐ Yes  ☐ No

If you want to add more individuals, please provide the following information:

Name: _______________________________________________________________________
Name: _______________________________________________________________________
Name: _______________________________________________________________________
Name: _______________________________________________________________________
Name: _______________________________________________________________________
Name: _______________________________________________________________________

☐ I hereby revoke all prior privacy authorizations and change it to reflect the above designations.

☐ I hereby revoke all prior authorizations. (Check this box if you don’t want information released to anyone but yourself.)

Your signature authorizing this action: ___________________________________________

Date: ______________________ Daytime Telephone Number: _______________________

PLEASE SEE BACK OF FORM FOR ADDITIONAL INFORMATION
Please keep in mind the following information:

- We will not condition treatment, payment, enrollment in a health plan, and/or eligibility for benefits on your providing this authorization, except as otherwise permitted by applicable federal law.

- The information that is used or disclosed pursuant to this authorization may be subject to redisclosure by us and would, therefore, no longer be protected by the terms of the federal privacy rule.

- Changes in marital status may revoke previous authorizations and may require you to complete a new privacy authorization information release form.

- The privacy authorization for protected health information is valid until six months after termination of your enrollment in a Deseret Mutual health plan, unless revoked in writing before that time by sending notice to:

  Deseret Mutual Benefit Administrators  
  Attn: Member Services  
  P.O. Box 45530  
  Salt Lake City, UT 84145

  Revocation will be valid only for future acts and will not be valid for any action we have taken before receiving your revocation.

- The HIPAA Privacy Rule defines protected health information (PHI) as individually identifiable health information, held or maintained by a covered entity or its business associates acting for the covered entity, that is transmitted or maintained in any form or medium.

  This includes identifiable demographic and other information relating to the past, present, or future physical or mental health or condition of an individual, or the provision or payment of health care to an individual that is created or received by a health care provider, health plan, employer, or health care clearinghouse.
To access the Deseret Mutual phone system, dial toll free 1-800-777-3622. Have your Deseret Mutual insurance card on hand as you will have to enter your Deseret Mutual ID #. Follow the menu to access your desired information. For your convenience, the menu has been provided below.

- Press (1) for English
- Enter a four digit extension (____) if desired
- Enter your Deseret Mutual ID # (found on your Deseret Mutual insurance card)
- Select Member or Dependent (1)

Menu options:
(1) SAVINGS, MRP, DISABILITY
   1. Savings Phone System
   2. Savings Questions (a person will answer)
   3. MRP Questions
   4. Disability Questions

(2) PREAUTHORIZE
   1. Mental Health
   2. Prescription Drug
   3. Medical

(3) MEDICAL, DENTAL, PRESCRIPTION DRUGS, FSA
   1. Prescription Drug Claims
   2. FSA Questions
   3. Medical/Dental Claims or Benefits
   4. Enrollment Questions

(4) DEPENDENT UPDATES, LIFE INSURANCE, OR OTHER ENROLLMENT QUESTIONS
   1. Update Dependent Status
   2. Life Insurance
   3. Enrollment or Eligibility Questions

(5) PIN

Other menu choices:
# - Repeat Menu
* - Previous Menu
0 - All Other Questions
Important Contact Information

BYU Contact Information:

HRS Contact List
www.byu.edu/hr

Benefits Services
801-422-4716
benefits@byu.edu

Compensation
801-422-4092
compensation@byu.edu

Employee Relations/Equal Opportunity
801-422-3863

Human Resource Development (HRD)
801-422-5011
training.byu.edu
hrd@byu.edu

Staff/Administrative Employment
801-422-3563
staff_employment@byu.edu

Payroll
801-422-8185 or 801-422-8186

Office of Information Technology (OIT)
801-422-4000
For myBYU and Net ID information

Deseret Mutual
www.dmba.com
1-800-777-3622
Benefits, enrollment/membership, financial planners, master retirement, pharmaceuticals, and savings.

Altius
1-800-377-4161
www.altius.com
www.altiushealthplans.com
University of Utah Health Network Parkway Center 145 W. 1300 S. Orem, UT 84058

VRx (Deseret Mutual Prescriptions)
1-877-879-9722
1-801-417-9722

Express Scripts (Altius Prescriptions)
www.express-scripts.com

VSP (Vision Services Plan)
1-800-877-7195
www.vsp.com

TIAA-CREF
1-800-842-2776
www.tiaa-cref.org

Updated June 2014