



DECEMBER 2008
SPECTRA INSIGHT



To qualify for UPP, individuals must:

- Individual must be employed.
- Not currently enrolled on the employer's health insurance plan.
- Be eligible to enroll in an employer's health plan.
- Be a U.S. citizen or legal resident.
- Meet specific household income guidelines.
- Employee portion of health plan must be at least 5% of gross income (before taxes).

(Source: <http://health.utah.gov/upp/>)

Employees: Apply Now!

While UPP can enroll up to 1,000 adults and an unlimited number of children, only 578 people were taking advantage of the program as of October 1, 2008. Moreover, fewer than half (215) were adults. To find out more about UPP, go to UPP brochure.

To enroll in UPP, apply online at <http://health.utah.gov/upp> or call 1-888-222-2542. Paper applications are also available by request.

Utah's Premium Partnership Helps Employers & Employees Help Themselves

Many Utah employers and employees similarly despair over hiring and the ability to offer quality health insurance. This important benefit has become a cornerstone for many seeking the right job and for employers willing to differentiate themselves from the rest of the pack. However, the time when employers would offer employees and prospects full health coverage as a substantial employee benefit has all but vanished.

While some of these corporate health insurance gems do still exist, they have become a rarity. In these difficult economic times, it is critical that employees are familiar with other avenues of assistance.



Maximum Income per Month
(Before Taxes)

Family Size	For an Adult to qualify	For a child to qualify
1	\$1,300	\$1,734
2	\$1,750	\$2,334
3	\$2,200	\$2,934
4	\$2,650	\$3,534
5	\$3,100	\$4,134
6	\$3,550	\$4,734
7	\$4,000	\$5,334
For each additional family member add	Add \$450 per Adult	Add \$600 per Child

*Effective March, 2008





A Utah Best Kept Secret Fills the Health Insurance Premium Gap

Founded in October 2006 by the Utah Department of Health in an effort to increase the number of insured Utah citizens, Utah's Premium Partnership for Health Insurance (UPP) is designed as a more affordable way to help more Utahns participate in employer-sponsored health plans.

- UPP helps pay an individual's monthly premiums when they enroll in their employer's health insurance plan
- Individuals and dependents may qualify for UPP based on family size, income, and if the employer's health insurance plan meets basic guidelines
- If approved, UPP will reimburse individuals up to \$150 per adult and up to \$100 per child in the family every month via a rebate check



If you have any questions or comments on UPP, contact your HR department or your Account Manager at Spectra Management, LLC (801) 327.7205 or info@askspectra.com

UPP replaces "Covered at Work," an earlier program created to reach working individuals, which was hampered by its low reimbursements to adults. The UPP significantly expands the rebates thanks to funding provided by House Bill 276. For those who qualify, UPP provides a significant monthly rebate for health insurance premiums and has been restructured to accommodate both adults and children.



UTAH'S PREMIUM PARTNERSHIP
SPECTRA INSIGHT

Spectra Management is redefining employee benefits. Originally established in 1986, the company has a track record of providing local businesses with innovative health insurance, savings and retirement plans that make sense today—and for years to come. Unlike other employee benefits companies, Spectra Management does not provide clients with cookie-cutter packages. Rather, Spectra's highly experienced staff works hand in hand with its clients to develop tailor-made solutions designed to strengthen employee security and well-being. Whether you're a business owner, a human resource director, or a company employee, Spectra Management can help ensure confidence in the benefit selection and management of your benefits package.