

LEWIS UNIVERSITY

A SNAPSHOT OF STAFF BENEFITS

MEDICAL INSURANCE: (Christian Brothers Employee Benefit Trust)

Employee Coverage

- Employees earning less than \$35,000/year pay 7.5% of premium per paycheck (\$16.51/paycheck);
- Employees earning \$35,001 - \$60,000/year pay 12% of premium per paycheck (\$26.41/paycheck);
- Employees earning more than \$60,000/year pay 15% of premium per paycheck (\$33.02/paycheck).
- Pre-Tax payment option can be exercised
- Regular part time employees (20 hours or more per week) are responsible for ½ monthly premium (\$110.06/paycheck)
- PPO Plan (Private HealthCare Systems), but may go outside network if desired
- Insurance is effective on the first day of the month following the employee's date of hire

IN NETWORK

- \$250/individual, \$750/family maximum deductible per calendar year;
- Out-of-pocket limitation is \$2,000/individual, \$4,000/family for in-network use;
- Dr. & Hospital in PPO network: 80%/20%;
- \$20 co-pay for Dr's office visits;
- \$50 co-pay for ER visit
- \$200 co-pay for hospitalization

OUT OF NETWORK

- \$500/individual, \$1500/family maximum deductible per calendar year;
 - Out-of-pocket limitation is \$4,000/individual, \$8,000/family for out-of-network use;
 - Dr. & Hospital- out of network: 50%/50%
- (No co-pays - out-of-network)

(Co-pays do not count towards deductible)

Note: Employee may choose not to enroll in the insurance coverage. If so, a \$500 (gross), one-time payment will be given. Employees may enroll or re-enroll at a later date after a 6-month waiting period.

Dependent Coverage

- 40% paid by employee, University pays 60% of coverage—Current premium \$669.02 per month, regardless of the number of dependents enrolled; \$123.51 will be deducted per paycheck based on 26 pays per year
- Pre-Tax payment option can be exercised
- Same medical, dental and prescription benefits as employee
- Effective the first day of the next month following date of employment
- If enrolled within 31 days of employee's date of hire, medical records will not be required, and dependents cannot be denied. However, if application is made after 31 days coverage, there is a six month waiting period before insurance coverages take effect
- Dependents are not eligible for life insurance or long-term disability coverage

Note: Your medical plan requires surgical review and hospital preadmission authorization. You or your doctor must call Health Information Line:

- before any surgical procedure
- in advance of any non-emergency admission
- within two working days after any emergency admission

Surgical Review and Hospital Preadmission Authorization are obtained by calling:
Benefit Phone Number: 1-800-807-0400

Failure to comply will reduce benefits.

DENTAL INSURANCE (Christian Brothers Employee Benefit Trust)

- No additional cost to employee; dependent included w/medical premium
- \$50 per calendar year deductible; maximum of \$150 per family
- \$1,500 maximum coverage per calendar year
- Pays 100% of checkup & cleaning every six months, x-rays once-per-year year, before deductible is met

PRESCRIPTION INSURANCE (MedCoHealth)

- No additional cost to employee
- At participating retail pharmacies: (up to a 30-day supply)
 - \$10 or 20% of the prescription cost-whichever is greater, for Generic drugs
 - \$20 or 20% of the prescription cost-whichever is greater for Preferred Brand Name drugs
 - \$50 or 20% of the prescription cost-whichever is greater-for Non-preferred brand name drugs
- Through MedCo Mail order & Home Delivery: (up to a 90-day supply)
 - \$20 Co-Pay for Generic Drugs
 - \$50 Co-Pay for Preferred Brand Name drugs
 - \$125 Co-Pay for Non-preferred Name Brand drugs

VISION INSURANCE

- No deductible;
- Pays up to \$50/year for exam
- Pays up to \$100/2 years for frames
- Pays from \$25 to \$125 for two lenses/2 years: 1 pair of glasses or 1 pair of contacts every two years

LIFE INSURANCE (and Accidental Death Benefit)(The Hartford Insurance Co. through CBEBT)

- No cost to employee
- Term life insurance benefit equal to 1-1/2 times annual salary
Note: Benefit in excess of \$50,000/year is taxable income

LONG-TERM DISABILITY INSURANCE (LTD)(The Hartford Insurance Co. through CBEBT)

- Benefit: 60% of salary as LTD income after a 90 day qualifying period

PENSION (Christian Brothers Employee Retirement Plan)

- After 4 years and 9 months of service, employees are vested in the pension program

TUITION WAIVER

- Employees are eligible for tuition waiver as follows:

At Date of Hire: For Undergraduate Tuition

Regular full-time: 100%
Regular part-time: 50%
Limited part-time: 25%

After One Year of Service: For Graduate Tuition

Regular full-time: 100%
Regular part-time: 50%
Limited part-time: 25%

- Spouse and dependent children of employees become eligible for Undergraduate tuition benefits as follows:

After 6 months of service

50% for dependents of full-time employees
25% for dependents of regular, part-time employees
25% for dependents of limited, part-time employees

After 1 year of service

100% for dependents of full-time employees
50% for dependents of regular, part-time employees
25% for dependents of limited, part-time employees

- Spouse and dependent children of employees become eligible for Graduate tuition benefits as follows:

	<u>0-4 years of service</u>	<u>5-9 years of service</u>	<u>10+ years of service</u>
Regular full-time	25%	50%	100%
Regular part-time	25%	50%	50%
Limited part-time	No Waiver	25%	25%

- Students must maintain satisfactory academic progress as defined in the University catalog to maintain eligibility for tuition benefits

PTO (PAID TIME OFF)

- PTO benefits shall accrue as follows:

Exempt (Salaried) Employees

<u>Service</u>	<u>Benefit</u>
1st year	15 days
2nd year	16 days
3rd year	17 days
4th year	18 days
5th year	19 days
6th year	20 days
7th year	21 days
8th year	22 days
9th year	23 days
10th year	24 days
11th+ years	25 days

Non-Exempt (Hourly) Employees

<u>Service</u>	<u>Benefit</u>
0-3 mos	None
3 mos- 2 yrs	15 days
3rd year	16 days
5th year	17 days
7th year	18 days
9th year	19 days
10th year and thereafter	20 days

**Vice Presidents, Associate Vice Presidents,
Associate Provosts and Deans**
25 days per calendar year

- Exempt employees shall receive 9.38 hours (monthly proration of fifteen days over twelve months) PTO for each full month worked from the date of hire through the end of that calendar year
- Non-exempt employees, upon completion of their probationary period, will receive (a) office employees: 9.38 hours, or (b) service employees: 10 hours (monthly proration of ten days over twelve months) of PTO for each month worked through the end of the calendar year
- Employees may carry over an unused balance of 5 days of PTO into the first half of the next calendar year.

STDB (SHORT TERM DISABILITY BANK DAYS)

- All employees will be given 5 days each January 1st for their STDB. The STDB will accrue from year-to-year and can be utilized only for physician-verified absence of 3 days or more

This snapshot is a summary of benefits and is not intended to be an all-inclusive statement of benefits. The data CD, *Your Employee Benefits*, and the gray booklet, *Summary Plan Description*, have been provided to you as resources for your insurance and retirement benefit questions. In all cases, please consult these documents and contact Office of Human Resources to provide clarification.

Additional information on employee benefits is available in the

**Office of Human Resources
(Learning Resource Center, ext. 5270)**

**Graciela Dufour, Director
Lori Misheck, Assistant Director
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Janice Coats, Secretary
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