# UNIVERSITY OF DUBUQUE

## BENEFIT OVERVIEW
## FACULTY

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Employees must be at least half time, non-temporary employees to participate in insurance or retirement benefits.

**HEALTH INSURANCE**

First Health Network

- Self insured
- Annual individual deductible $250.00
- Annual family deductible $500.00
- In-Network benefit is 80% of UCR
- In-Network annual out of pocket maximum is $1,000.00/$2,000.00
- Prescription drug benefit with $10.00 generic drug deductible and $20.00 name brand deductible
- Maximum lifetime benefit of $1,000,000.00
- Vision coverage included
- Maximum annual benefit for Chiropractic of $750.00
- University pays 60% of the total premium
- Family employee cost is $385.00/month
- Single employee cost is $155.00/month

Dental

- Self insured
- Annual individual deductible $50.00
- Annual family deductible $100.00
- Benefit is 80%, with the exception of reconstructive and orthodontia, which is 50%
- Maximum annual benefit is $1,500.00 per individual
- Maximum lifetime orthodontia is $1,000.00
- University pays 50% of total premium
- Family employee cost is $40.00/month
- Single employee cost is $12.50/month

**FLEXIBLE SPENDING PLAN**

Medical/Dental
Reimbursement Plan

- Employee reduces salary with pre-tax dollars to be used for Health and Dental plan premium contributions as well as additional expenses not covered by health or dental insurance, but are eligible for deduction as set by IRS guidelines

Dependent Care
Assistance Plan

- Works about the same as the medical/dental reimbursement, only for eligible dependent care expenses

**LIFE INSURANCE**

- Amount of coverage is dependent on annual salary
- University pays 50% of the total premium for coverage equal to amount of employee's annual salary
- An additional option includes dependent life limited to $2,000.00 for children
- Dependent life is $.50 each month
- Supplement life is also available
- Cost to the employee is $.115 per $1,000.00 of annual earnings

**LONG TERM**
**DISABILITY**

- 60% of basic monthly earnings not to exceed the maximum monthly benefit. The maximum monthly benefit is $5,000.00
- University pays 50% of the total premium
- Cost to the employee is $.19 per $100.00 of monthly earnings
- Goes into effect after 90 days

**RETIREMENT**
**PROVISION**

- Permanent employees are eligible to participate in the retirement system through TIAA- CREF, American, T Rowe Price, or Vanguard.
- The University will match up to 6% of the employees' earnings if the employee contributes at least 5%.

**TUITION**
**REMISSION**

- Full-time employees and their dependents are eligible for 100% tuition remission for first degree undergraduate courses.
- Part-time employees are eligible for a pro-rated benefit according to their percentage of full time.
- Additional tuition remission is given for second degree and/or graduate courses for employees and their spouses
- The University is also affiliated with the CIC and Presbyterian Exchange programs. These programs are offered, when available, to full-time employees only.
- CGIM degree and flight time excluded

**SICK LEAVE**

- Sick leave is accrued at the rate of fifteen days per academic year with a maximum accrual of ninety days.

**DIRECT DEPOSIT**

- Required