

UNIVERSITY OF DUBUQUE

BENEFIT OVERVIEW MONTHLY

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

HEALTH INSURANCE

Health Care Options Beginning 1/1/2014

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>
Deductibles	\$500/\$1000	\$0/\$0	\$2,500/\$5,000
Out of Pocket Max			
In-Network (S/F)	\$1,250/\$2,500	\$0/\$0	\$4,000/\$8,000
Out-Network (S/F)	\$1,500/\$3,000	\$0/\$	\$8,000/\$16,000
Coinsurance			
InNet (Plan/Indiv)	80%/20%	100%/0%	70%/30%
OutNet (Plan/Indiv)	60%/40%	100%/0%	60%/40%
RX Copays			
Generic	\$10	\$0	*
Name Brand	\$20	\$20	*
Rates			
Single	\$265	\$500	\$123
Family	\$525	\$900	\$300
Discount	\$92	\$100	N/R

*Subject to deductible/coinsurance N/R- Not required to take the Health Check but may.

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

VISION

- Self-insured
- 100% for eye exam
- Frames \$60, Lens \$40-\$70, Contact lens \$100
- Available every 24 months over age of 18 and lens and exam every 12 months under 18.
- Single \$7.90 Family \$18.95

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

AFLAC

- A representative will meet with you on different options.

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
- Benefit goes into effect after 90 days after disability

RETIREMENT PROVISION

- Permanent employees are eligible to participate in the retirement system through TIAA- CREF, 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 one working day for each month of employment and may be carried over from year to year with no maximum accumulative limit.

VACATION

- Full-time salaried employees receive 160 hours paid vacation.
- Part-time employees receive their pro rata share of vacation
- All employees are eligible to use their accrued vacation after being employed six months.

PAID HOLIDAYS

- Part-time employees receive their pro rata share

DIRECT DEPOSIT

- Required