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

**HEALTH INSURANCE**

*UD Health Plan as of 01/01/16*

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (S)</td>
<td>$500</td>
<td>$0</td>
<td>$2,600</td>
</tr>
<tr>
<td>Family (F)</td>
<td>$1,000</td>
<td>$0</td>
<td>$5,200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Out of Pocket Max</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network (S/F)</td>
<td>$1,250/$2,500</td>
<td>$0/$0</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td>Out-Network (S/F)</td>
<td>$1,500/$3,000</td>
<td>$0/$0</td>
<td>$8,000/$16,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coinsurance</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>InNet (Plan/Indiv)</td>
<td>80%/20%</td>
<td>100%/0%</td>
<td>70%/30%</td>
</tr>
<tr>
<td>OutNet (Plan/Indiv)</td>
<td>60%/40%</td>
<td>100%/0%</td>
<td>60%/40%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RX copays</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10</td>
<td>$0</td>
<td>**</td>
</tr>
<tr>
<td>Name Brand</td>
<td>$30</td>
<td>$30</td>
<td>**</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premiums</th>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$356</td>
<td>$608</td>
<td>$123</td>
</tr>
<tr>
<td>Family</td>
<td>$616</td>
<td>$1,008</td>
<td>$300</td>
</tr>
<tr>
<td>Discount</td>
<td>$183</td>
<td>$208</td>
<td>N/R</td>
</tr>
<tr>
<td>Single (after discount)</td>
<td>$173</td>
<td>$400</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Family (after discount)</td>
<td>$433</td>
<td>$800</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

**Subject to deductible/coinsurance**

N/R--Not required to take the Health Assessment 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. Cost is $7.20 Single $18.95 Family

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 $1.00/ 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 hourly employees, except certain employment classes, are eligible for 160 hours of paid vacation. Please see Human Resources for more information
- Part-time employees will receive their pro rata share of vacation.
- All employees are eligible to use their accrued vacation after being employed six months.

PAID HOLIDAYS

- See holidays at http://www.dbq.edu/AboutUD/Employment/HolidaySchedule/