

# UNIVERSITY OF DUBUQUE

## BENEFIT OVERVIEW FACULTY

Employees must work a minimum of 30 hours/week on a consistent basis to be eligible for benefits.

### HEALTH INSURANCE

#### Health Care Options Beginning 2/1/2020

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>
<b>Deductibles</b>			
Single (S)	\$500	\$0	\$2,800
Employee +1	\$1,000	\$0	\$5,600
Family (F)	\$1,000	\$0	\$5,600
<b>Out of Pocket Max</b>			
In-Network (S/F)	\$1,250/\$2,500	\$0/\$0	\$4,000/\$8,000
Employee +1	\$1,500/\$3,000	\$0/\$0	\$8,000/\$16,000
Out-Network (S/F)	\$1,500/\$3,000	\$0/\$0	\$8,000/\$16,000
<b>Coinsurance</b>			
InNet (Plan/Indiv)	80%/20%	100%/0%	70%/30%
OutNet (Plan/Indiv)	60%/40%	100%/0%	60%/40%
<b>RX copays</b>			
Generic	\$10	\$0	**
Name Brand	\$30	\$30	**
<b>Premiums</b>			
Single	\$425	\$730	\$148
Employee +1	\$700	\$1,150	\$300
Family	\$800	\$1,320	\$320
Discount	\$197	\$197	N/R
Single (after discount)	\$228	\$533	Not Applicable
Employee +1	\$503	\$953	Not Applicable
Family (after discount)	\$603	\$1,123	Not Applicable

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

\*\*If your spouse's employer offers healthcare coverage, they must at least obtain a single plan for themselves. If they do not have healthcare coverage with their employer then they can obtain the Universities healthcare coverage.

## **DENTAL**

- Family premium: \$40/month
- Single premium: \$12.50/month
- 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
- Enrollment for coverage is required within 31 days of the date an individual would otherwise be eligible. If enrollment is sought after that time, or after a previous termination of coverage, or because of failure to make a contribution when due, the individual will be considered a late enrollee. A late enrollee will only be eligible for \$150 in benefits during the first twelve (12) months of coverage. If enrollment is sought to replace comparable existing coverage under another plan, the total benefits limitation will not apply.

## **VISION**

- Family premium: \$18.95/month
- Single premium: \$7.20/month
- 100% for eye exam
- Frames \$60, Lens \$40-\$70, OR Contact lens \$100
- Available every 24 months over age of 18 and lens and exam every 12 months under 18.

## **FLEXIBLE SPENDING PLAN**

### Medical/Dental Reimbursement Plan

- Employee reduces salary with pre-tax dollars to be used for Health and Dental 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 \$.21 per \$100.00 of monthly earnings
- Goes into effect after 90 days

### **RETIREMENT PROVISION**

- All 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 fulltime, non-temporary employees' earnings if the individual contributes at least 5%.

### **AFLAC**

- A Representative will meet with all new employees to discuss different options.

### **TUITION REMISSION**

- Full-time employees and their dependents are eligible for up to 100% tuition remission for first degree undergraduate courses.
- The University is also affiliated with the CIC and Presbyterian Exchange programs. These programs are offered, when available, to full-time employees only.
- See the Tuition Remission Policy for additional information.