



UNIVERSITY OF  
NOTRE DAME

**2009 Benefit Summary  
for  
Interns**

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION																				
<b>Medical Insurance</b>	<i>University/employee</i>  The University pays the major portion of the monthly premium; the employee portion is paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment.	There are three medical plans available. <ul style="list-style-type: none"> <li>• Meritain PPO</li> <li>• Meritain CHA HMO</li> <li>• Meritain Select HMO</li> </ul> Monthly premiums are as follows: <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: right;"><b>Individual</b></th> <th style="text-align: right;"><b>Individual+1</b></th> <th style="text-align: right;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>Meritain PPO</td> <td style="text-align: right;">\$54.00</td> <td style="text-align: right;">\$190.00</td> <td style="text-align: right;">\$217.00</td> </tr> <tr> <td>Meritain CHA HMO</td> <td style="text-align: right;">\$48.00</td> <td style="text-align: right;">\$180.00</td> <td style="text-align: right;">\$198.00</td> </tr> <tr> <td>Meritain Select HMO</td> <td style="text-align: right;">\$35.00</td> <td style="text-align: right;">\$120.00</td> <td style="text-align: right;">\$140.00</td> </tr> </tbody> </table>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	Meritain PPO	\$54.00	\$190.00	\$217.00	Meritain CHA HMO	\$48.00	\$180.00	\$198.00	Meritain Select HMO	\$35.00	\$120.00	\$140.00				
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<b>Dental Insurance</b>	The University pays a portion of the monthly premium; the employee portion is paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment.	The dental plans and associated monthly premiums are as follows: <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: right;"><b>Individual</b></th> <th style="text-align: right;"><b>Individual+1</b></th> <th style="text-align: right;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>Delta Premier - 2009</td> <td style="text-align: right;">\$15.42</td> <td style="text-align: right;">\$27.52</td> <td style="text-align: right;">\$50.36</td> </tr> <tr> <td>Delta Preferred POS -2010</td> <td style="text-align: right;">\$20.02</td> <td style="text-align: right;">\$37.52</td> <td style="text-align: right;">\$67.94</td> </tr> <tr> <td>Delta Premier - 2009</td> <td style="text-align: right;">\$15.42</td> <td style="text-align: right;">\$27.52</td> <td style="text-align: right;">\$50.36</td> </tr> <tr> <td>Delta Preferred POS -2010</td> <td style="text-align: right;">\$20.02</td> <td style="text-align: right;">\$37.52</td> <td style="text-align: right;">\$67.94</td> </tr> </tbody> </table> <p>(*A 2 year commitment for Delta is required)</p>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	Delta Premier - 2009	\$15.42	\$27.52	\$50.36	Delta Preferred POS -2010	\$20.02	\$37.52	\$67.94	Delta Premier - 2009	\$15.42	\$27.52	\$50.36	Delta Preferred POS -2010	\$20.02	\$37.52	\$67.94
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<b>Vision Plan</b>	<i>Employee</i> Paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment.	The University's vision care program is provided through EyeMed. The monthly premiums are as follows: <table border="0" data-bbox="1094 261 1837 329"> <tr> <td></td> <td style="text-align: center;"><b>Individual</b></td> <td style="text-align: center;"><b>Individual+1</b></td> <td style="text-align: center;"><b>Family</b></td> </tr> <tr> <td>EyeMed</td> <td style="text-align: center;">\$8.32</td> <td style="text-align: center;">\$15.72</td> <td style="text-align: center;">\$23.04</td> </tr> </table> Participation is optional.		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	EyeMed	\$8.32	\$15.72	\$23.04
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<b>Basic Life Insurance</b>	<i>University</i>	The first day of the month following your date of employment.	Basic group term policy of \$25,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.								
<b>Supplemental Life Insurance</b>	<i>Employee</i> Premiums paid with after-tax dollars deducted from your paycheck	The first day of the month following your date of employment.	Supplemental life insurance is available at group rates in increments of one to ten times your salary up to a maximum of \$1,000,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.								
<b>Travel/Accident Insurance</b>	<i>University</i>	Upon employment.	Provides \$200,000 of coverage in the event of accidental death or dismemberment resulting from injuries you sustain while traveling on University business. Your spouse is eligible for \$100,000 coverage in the event of accidental death or dismemberment resulting from injuries sustained if traveling with you on University business. Please refer to the Travel and Entertainment Policies and Procedures handbook on the website <a href="http://controller.nd.edu">http://controller.nd.edu</a> for specific guidelines pertaining to this benefit. Administered by AIG Life Insurance Company.								
<b>Tax-Deferred Annuity Plan (Supplemental Retirement Account)</b>	<i>Employee</i> The total amount of salary eligible for tax deferral is established by law.	You are eligible at the time of employment (or any other time during your employment) to participate, through payroll deduction.	There are three fund vendors for this benefit. Fidelity Investments and The Vanguard Group offer mutual funds through a tax-deferred supplemental custodial account, and TIAA/CREF offers a tax deferred supplemental retirement annuity.								

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<b>Educational Benefits: Employee/Spouse</b>	<i>University/Employee</i> Undergraduate Course: 90% University 10% employee. Graduate Course: 100% University.	Upon employment.	You and your spouse are entitled to one three credit hour undergraduate course each semester and summer session or one three credit hour graduate course each semester and summer session. Educational benefits received may be taxable.
<b>Holidays</b>	<i>University</i>	Upon employment.	Holiday pay for the following days/time not worked: Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving and the day after, Christmas Celebration, and New Year's Day Celebration (Annual total of twelve to fifteen days).
<b>Vacation</b>	<i>University</i>	Accrual begins immediately upon hire. 90 day waiting period before using.	One week after six months, two weeks after one year.
<b>Funeral Leave</b>	<i>University</i>	Upon employment.	Funeral Leave is provided as follows: <ul style="list-style-type: none"> <li>- five paid work days for spouse, child, parent, or parent-in-law.</li> <li>- three paid work days for sibling, grandparent or grandchild.</li> <li>- one paid work day for aunt, uncle, niece, nephew.</li> <li>- ½ paid work day for cousin, brother-in-law, sister-in-law.</li> </ul>

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Long-Term Care Insurance</b>	<i>Employee</i> Premiums for employees and spouses are payroll deducted. Parents and grandparents are billed directly by Aetna.	Available to employees working at least twenty hours per week, their spouses, parents (in-law), and grandparents (in-law) at group rates. Must be 18 years of age to participate; there is no upper age limit for coverage. Evidence of insurability is required after initial eligibility period.	Long-Term Care is the type of care received when someone needs assistance with daily living due to an accident, illness, or advancing age, either at home or in a facility. You choose from various options that are offered. Aetna is the administrator for this plan.  Participation is optional.
<b>Availability of Athletic Facilities</b>	<i>University</i>	Upon employment.	These include handball, squash, basketball and tennis courts, running track, swimming pool, fitness and weight rooms.
<b>LifeWorks</b>	<i>University</i>	Upon employment.	LifeWorks offers employees access to health-related material and to a series of programs on campus. Community health club memberships are available at a discounted rate.
<b>Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop</b>	<i>University</i>	Upon employment.	Discount (20%) on most items.
<b>Golf Courses</b>	<i>University</i>	Upon employment.	Discount on greens fees.
<b>University Libraries</b>	<i>University</i>	Upon employment.	Books and materials may be borrowed upon presentation of your University identification card.
<b>Parking</b>	<i>University</i>	Upon employment.	Free parking is available to all University employees. A parking pass may be obtained at University Parking Services located in the Campus Security Building.

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Automobile Discount Program</b>	<i>Employee</i>	Upon Employment	Ford Motor Company and General Motors Corporation have extended their supplier discount program to University faculty, administrators, and staff who reside in the United States. With the supplier discount, you pay a small percentage over the price paid by GM and Ford Motor employees for most new and unused GM and Ford vehicles. You may lease or purchase up to two eligible GM or Ford vehicles per year.
<b>Auto &amp; Homeowners Discount Program</b>	<i>Employee</i>	Upon employment	As an employee or retiree of the University, you can save up to 10% on auto and home insurance through Liberty Mutual's Group Savings Plus program. You'll also enjoy: <ul style="list-style-type: none"> <li>• Competitive rates, guaranteed for 12 months</li> <li>• Convenient payment plans</li> <li>• Round-the-clock claims service</li> <li>• 24-Hour Emergency Roadside Assistance</li> </ul>
<b>Social Security Benefits</b>	<i>University/Employee</i>	Upon employment.	Social Security coverage provides you with retirement benefits and medical insurance (Medicare) benefits. The University contributes 6.2% of your pay up to \$97,500 for Social Security and 1.45% of your pay for Medicare.
<b>Workers Compensation</b>	<i>University</i>	Upon employment.	All employees are covered under the Workers Compensation Act and the Occupational Disease Act providing protection from loss of income attributable to job-related injury. All incidents must be reported to the supervisor immediately.
<b>Unemployment Compensation</b>	<i>University</i>	Upon employment.	Employees are covered under the Federal Unemployment Tax Act and Indiana laws.

This is a general summary of benefits. Specific information may be obtained from the Office of Human Resources or by visiting our Web site at [hr.nd.edu](http://hr.nd.edu).