



**2009 Benefit Summary
for
Adjunct Faculty**

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
Tax-Deferred Annuity Plan (Supplemental Retirement Account)	<i>Faculty</i> The total amount of salary eligible for tax deferral is established by law.	You are eligible at the time you are employed (or any other time during your active employment) to participate, through payroll deduction, in a tax-deferred supplemental retirement account.	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.
Long-Term Care Insurance	<i>Faculty</i> Premiums for Faculty and spouses are payroll deducted. All others are billed directly by Prudential.	The first day of the month following your date of employment available to spouses, children, parents (in-law), and grandparents (in-law) at group rates.	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. Prudential is the administrator of this plan. Participation is optional. Must be at least 18 years of age but less than age 85 to participate. Evidence of insurability is required after initial eligibility period for employee. Coverage for family members subject to medical underwriting
Athletic Tickets and Parking	<i>University</i>	Upon employment.	Season tickets may be purchased for home football, basketball, and hockey games at a 20% discounted price subject to availability. Free parking at all athletic and Joyce Center events.
Availability of Athletic Facilities	<i>University</i>	Upon employment.	These include handball, squash, basketball and tennis courts, running track, swimming pool, fitness and weight rooms.
LifeWorks	<i>University</i>	Upon employment.	LifeWorks offers faculty access to health-related material and to a series of programs on campus. Community health club memberships are available at a discounted rate.

Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop	<i>University</i>	Upon employment.	Discount (20%) on most items.
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Golf Courses	<i>University</i>	Upon employment.	Discount on greens fees.
University Libraries	<i>University</i>	Upon employment.	Books and materials may be borrowed upon presentation of your University identification card.
Parking	<i>University</i>	Upon employment.	Free parking is available to all University faculty. A parking pass may be obtained from University Parking Services located in Hammes Mowbray Hall.
Social Security Benefits	<i>University/Faculty</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 IRS Compensation limits for Social Security and 1.45% of your pay for Medicare.
Workers Compensation	<i>University</i>	Upon employment.	All faculty 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.
Unemployment Compensation	<i>University</i>	Upon employment.	All Faculty 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 website at hr.nd.edu.