



**2009 Benefit Summary
for
Full-Time Visiting Faculty**

BENEFITS	WHO PAYS	EFFECTIVE	DESCRIPTION																				
Medical Insurance	<p><i>University/Faculty</i></p> <p>The University pays the major portion of the monthly premium; the faculty portion is paid with before-tax dollars deducted from your paycheck.</p> <p><i>(The monthly No Coverage Credit for employees who opt out of coverage because they are covered under another employers plan may be used to offset the costs of other benefits within the ND Flex program or may be added to your pay as a taxable income.)</i></p>	<p>The first day of the month following your date of employment (If scheduled to work at least twenty hours per week). For visiting faculty with an August 22 contract, benefits are effective August 1.</p>	<p>There are three medical plans available.</p> <ul style="list-style-type: none"> • Meritain PPO • Meritain CHA HMO • Meritain Select HMO <p>Monthly premiums are as follows:</p> <table align="right"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Meritain PPO</td> <td>\$54.00</td> <td>\$190.00</td> <td>\$217.00</td> </tr> <tr> <td>Meritain CHA HMO</td> <td>\$48.00</td> <td>\$180.00</td> <td>\$198.00</td> </tr> <tr> <td>Meritain Select HMO</td> <td>\$35.00</td> <td>\$120.00</td> <td>\$140.00</td> </tr> </tbody> </table>		Individual	Individual+1	Family	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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Dental Insurance	<p>The University pays a portion of the monthly premium; the faculty portion is paid with before-tax dollars deducted from your paycheck.</p>	<p>The first day of the month following your date of employment (If scheduled to work at least twenty hours per week). For visiting faculty with an August 22 contract, benefits are effective August 1.</p>	<p>The dental plans and associated monthly premiums are as follows:</p> <table align="right"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Delta Premier - 2009</td> <td>\$15.42</td> <td>\$27.52</td> <td>\$50.36</td> </tr> <tr> <td>Delta Preferred POS -2009</td> <td>\$20.02</td> <td>\$37.52</td> <td>\$67.94</td> </tr> <tr> <td>Delta Premier - 2010</td> <td>\$15.42</td> <td>\$27.52</td> <td>\$50.36</td> </tr> <tr> <td>Delta Preferred POS -2010</td> <td>\$20.02</td> <td>\$37.52</td> <td>\$67.94</td> </tr> </tbody> </table> <p><i>(*A 2 year commitment for Delta is required)</i></p>		Individual	Individual+1	Family	Delta Premier - 2009	\$15.42	\$27.52	\$50.36	Delta Preferred POS -2009	\$20.02	\$37.52	\$67.94	Delta Premier - 2010	\$15.42	\$27.52	\$50.36	Delta Preferred POS -2010	\$20.02	\$37.52	\$67.94
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Vision Plan	<i>Faculty</i> Paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment. For visiting faculty with an August 22 contract, benefits are effective August 1.	The University's vision care program is provided through EyeMed. The monthly premiums are as follows: <table data-bbox="1234 261 1950 329"> <tr> <td></td> <td style="text-align: center;">Individual</td> <td style="text-align: center;">Individual+1</td> <td style="text-align: center;">Family</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.		Individual	Individual+1	Family	EyeMed	\$8.32	\$15.72	\$23.04
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Basic Life Insurance	<i>University</i>	The first day of the month following your date of employment. For visiting faculty with an August 22 contract, benefits are effective August 1.	Basic group term policy of \$25,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.								
Supplemental Life Insurance	<i>Faculty</i> Premiums paid with after-tax dollars deducted from your paycheck	The first day of the month following your date of employment. For visiting faculty with an August 22 contract, benefits are effective August 1.	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.								
Travel/Accident Insurance	<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 http://controller.nd.edu for specific guidelines pertaining to this benefit. Administered by AIG Life Insurance Company.								

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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.
Educational Benefits: Employee/Spouse	<i>University/Faculty</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.
Long-Term Care Insurance	<i>Faculty</i> Premiums for employees 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 administers 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.

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LifeWorks Employee Assistance Program	<i>University</i>	Upon employment.	The program offers confidential short-term counseling for faculty and their families on issues concerning marriage and family, chemical dependency/substance abuse, financial matters and others. For assistance, please contact LifeWorks at 1-888-267-8126.
Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop	<i>University</i>	Upon employment.	Discount (20%) on most items.
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 at University Parking Services located in Hammes Mowbray Hall.
Automobile Discount Program	<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.
Auto & Homeowners Discount Program	<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"> • Competitive rates, guaranteed for 12 months • Convenient payment plans • Round-the-clock claims service • 24-Hour Emergency Roadside Assistance

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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 \$97,500 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**.