



## 2009 Benefit Summary for Regular Faculty

### ND BENEFIT PROGRAM

The University offers a flexible benefits program, which allows you to make individual benefits selections based on your own needs. You will be making benefit selections each year. Eligibility for this program is full-time employment, as defined in the Faculty handbook.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION																								
<b>Medical Insurance</b>	<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. For faculty with an August 22 contract, benefits are effective July 1.</p>	<p>There are three medical plans available.</p> <ul style="list-style-type: none"> <li>• Meritain PPO</li> <li>• Meritain CHA HMO</li> <li>• Meritain Select HMO</li> </ul> <p>Monthly premiums are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <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> <tr> <td>No Coverage Credit</td> <td style="text-align: right;">(\$33.00)</td> <td></td> <td></td> </tr> <tr> <td>No Coverage (ND Spouse)</td> <td style="text-align: right;">\$ 0.00</td> <td></td> <td></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	No Coverage Credit	(\$33.00)			No Coverage (ND Spouse)	\$ 0.00		
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<b>Dental Insurance</b>	<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. For faculty with an August 22 contract, benefits are effective July 1.</p>	<p>The dental plans and associated monthly premiums are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <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 -2009</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 - 2010</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><i>(*A 2 year commitment for Delta is required)</i></p>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	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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<b>Vision Plan</b>	Paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment. For faculty with an August 22 contract, benefits are effective July 1.	The University's vision care program is provided through EyeMed. The monthly premiums are as follows: <table data-bbox="1073 261 1793 329"> <thead> <tr> <th></th> <th><b>Individual</b></th> <th><b>Individual+1</b></th> <th><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>EyeMed</td> <td>\$8.32</td> <td>\$15.72</td> <td>\$23.04</td> </tr> </tbody> </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. For faculty with an August 22 contract, benefits are effective July 1.	Basic group term policy of \$25,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.									
<b>Supplemental Life Insurance</b>	<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 faculty with an August 22 contract, benefits are effective July 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.									
<b>Dependent Life Insurance</b>	<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 faculty with an August 22 contract, benefits are effective July 1.	Options of coverage. Monthly premiums are as follows: <table data-bbox="1073 971 1793 1068"> <thead> <tr> <th></th> <th></th> <th><b>Cost</b></th> </tr> </thead> <tbody> <tr> <td>Spouse Benefit</td> <td>\$12,500/\$25,000</td> <td>\$3.36/\$6.72</td> </tr> <tr> <td>Child(ren) Benefit</td> <td>\$5,000/\$10,000</td> <td>\$0.76/\$1.52</td> </tr> </tbody> </table>			<b>Cost</b>	Spouse Benefit	\$12,500/\$25,000	\$3.36/\$6.72	Child(ren) Benefit	\$5,000/\$10,000	\$0.76/\$1.52
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<b>Flexible Spending Accounts</b>	<i>Faculty</i> Contributions are before-tax dollars and reimbursement for eligible expenses is on a tax-free basis.	The first day of the month following your date of employment. For faculty with an August 22 contract, benefits are effective July 1.	There are two Flexible Spending Accounts: the Health Care Spending Account and the Dependent Care Spending Account. Both accounts take advantage of tax savings. Participation is optional.									

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<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>Salary Continuation (Sick)</b>	<i>University</i>	Upon employment.	You will be paid your full salary for up to six months. Two personal days may be taken per calendar year and five days per calendar year may be used for the illness, medical and/or dental appointments of a child, stepchild, spouse and/or parent.
<b>Long-Term Disability</b>	<i>University</i>	After one year of continuous employment at the University of Notre Dame. The waiting period is waived if you were enrolled in Long-Term Disability with your previous employer within the last 3 months.	Pays 60% of your salary up to a maximum of \$12,000 per month after six months of total disability and integrates with other government disability benefits, such as Social Security. Contributions to the Defined Contribution Retirement Plan for Faculty and Administrator's continue on your behalf. The program is administered by CIGNA.
<b>Defined Contribution Retirement Plan For Faculty and Administrators</b>	<i>Faculty/University</i> You contribute a minimum of 5% of your annual salary on a before-tax basis (salary reduction). The University contributes 10% of your annual salary. Total contributions may not exceed the limits imposed by the Internal Revenue Service (IRS).	Participation is mandatory after you have one year of service. The one-year waiting period is waived if you have a year of service at another educational institution or a not-for-profit/governmental research laboratory.	There are three fund vendors for this benefit. Fidelity Investments, TIAA/CREFF and The Vanguard Group. Your participation may be with one, two, or all three fund vendors. Fidelity Investments and The Vanguard Group offer mutual funds (through a custodial account), and TIAA/CREFF offers fixed and variable annuities. You are immediately vested in all contributions to the plan.  All part-time faculty, regardless of work schedule, are eligible for the plan.

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<b>Tax-Deferred Annuity Plan (Supplemental Retirement Account)</b>	<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.
<b>Educational Benefits: Employee/Spouse</b>	<i>University/Faculty</i> Undergraduate Course: 90% University 10% Faculty 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>Educational Benefits: Children at the University of Notre Dame</b>	<i>University</i>  <i>For employees hired before July 1, 2009 see <a href="http://hr.nd.edu/benefits/index_education.shtml">http://hr.nd.edu/benefits/index_education.shtml</a></i>	Effective July 1, 2009 upon completion of five consecutive full-time years of service with the University or other qualifying university or college	Children of full-time employees who meet standard admission requirements and attend the University of Notre Dame are granted tuition for up to eight semesters. Children must be 26 years of age or younger. The tuition remission is reduced by the value of a 12-hour per week student job (2007/2008 value is \$2400) during the sophomore, junior and senior years. The benefit may be taxable if the child is no longer considered a dependent according to the IRS.
<b>Educational Benefits: Children at St. Mary's College</b>	<i>University</i>  <i>For employees hired before July 1, 2009 see <a href="http://hr.nd.edu/benefits/index_education.shtml">http://hr.nd.edu/benefits/index_education.shtml</a></i>	Effective July 1, 2009 upon completion of five consecutive full-time years of service with the University or other qualifying university or college	Children of full-time employees who meet standard admission requirements and attend Saint Mary's College are granted tuition up to eight semesters. Children must be dependents according to federal methodology guidelines.

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<b>Educational Benefits: Children at other Colleges and Universities</b>	<i>University</i>  <i>For employees hired before July 1, 2009 see <a href="http://hr.nd.edu/benefits/index_education.shtml">http://hr.nd.edu/benefits/index_education.shtml</a></i>	Effective July 1, 2009 upon completion of five consecutive full-time years of service with the University or other qualifying university or college with the University	Children of full-time employees who meet standard admission requirements at an accredited four-year institution of higher learning qualify for the Notre Dame Children's Tuition Grant. Children must be 26 years of age or younger. Up to 30% of Notre Dame's tuition may be used towards tuition and mandatory fees for full-time students and 24% for part-time students. The benefit may be taxable if the child is no longer considered a dependent according to the IRS.
<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>Note: When classes are in session on one of the listed holidays, each faculty member must teach all classes for which he/she is scheduled on the holiday and must hold any regularly scheduled office hours.</b>
<b>Leave of Absence</b>	<i>Faculty</i>	Upon employment.	Leave of absences will be extended for the following University policies: - Family and Medical Leave (FMLA) - Personal - Military
<b>Adoption Benefit</b>	<i>University</i>	Upon completion of one full year of service.	You are eligible for reimbursement up to \$3,000 per adoption (maximum of two per year) in expenses. Covered adoption expenses include: legal fees, medical expenses of birth mother, agency or placement fees, medical expenses for child and immigration fees
<b>Long-Term Care Insurance</b>	<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	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.

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		grandparents (in-law) at group rates.	Must be at least 18 years of age but less than 85 to participate. Evidence of insurability is required after initial eligibility for employee. Coverage for family members subject to medical underwriting.
<b>Athletic Tickets and Parking</b>	<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.
<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 Employee Assistance Program</b>	<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.
<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>American Express Corporate Card</b>	<i>Faculty</i>	Upon employment.	You are provided the opportunity to apply for an American Express Corporate Card which can be used while traveling on official University business. The purpose of the card is to give you a means to cover business expenses until these expenses are submitted to the University for reimbursement.
<b>Parking</b>	<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 the Campus Security Building.

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<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/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.
<b>Workers Compensation</b>	<i>University</i>	Upon employment.	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.
<b>Unemployment Compensation</b>	<i>University</i>	Upon employment.	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](http://hr.nd.edu).

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