



## 2018 Benefit Summary for Exempt Staff

**ND BENEFITS 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, defined as regularly scheduled to work at least 30 hours per week.

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 through payroll deductions.	The first day of the month following your date of eligibility.	<p>There are three medical plans available.</p> <ul style="list-style-type: none"> <li>Meritain PPO (choice of Select or CHA network)</li> <li>Meritain HMO (choice of Select or CHA network)</li> <li>Meritain HDHP (choice of Select or CHA network)</li> </ul> <p>Monthly premiums are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Individual</b></th> <th style="text-align: center;"><b>Individual+1</b></th> <th style="text-align: center;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>Meritain PPO</td> <td style="text-align: center;">\$76.00</td> <td style="text-align: center;">\$197.00</td> <td style="text-align: center;">\$262.00</td> </tr> <tr> <td>Meritain HMO</td> <td style="text-align: center;">\$100.00</td> <td style="text-align: center;">\$248.00</td> <td style="text-align: center;">\$337.00</td> </tr> <tr> <td>Meritain HDHP</td> <td style="text-align: center;">\$30.00</td> <td style="text-align: center;">\$105.00</td> <td style="text-align: center;">\$123.00</td> </tr> </tbody> </table>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	Meritain PPO	\$76.00	\$197.00	\$262.00	Meritain HMO	\$100.00	\$248.00	\$337.00	Meritain HDHP	\$30.00	\$105.00	\$123.00
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<b>HDHP – Health Reimbursement Account (HRA)</b>	<i>University</i>	The same date as the start of your high deductible health plan (if you elect the HDHP).	<p>For faculty and staff who enroll in the University’s High Deductible Health Plan, the University will fund a HRA to help with medical expenses applied to the deductible. The amounts are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Individual</b></th> <th style="text-align: center;"><b>Individual+1/Family</b></th> </tr> </thead> <tbody> <tr> <td>Eligible January - June</td> <td style="text-align: center;">\$500.00</td> <td style="text-align: center;">\$1,000.00</td> </tr> <tr> <td>Eligible July - December</td> <td style="text-align: center;">\$250.00</td> <td style="text-align: center;">\$500.00</td> </tr> </tbody> </table>		<b>Individual</b>	<b>Individual+1/Family</b>	Eligible January - June	\$500.00	\$1,000.00	Eligible July - December	\$250.00	\$500.00							
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<b>HDHP – Accident Insurance</b>	<i>University</i>	The same date as the start of your high deductible health plan (if you elect the HDHP).	<p>For faculty and staff who enroll in the University's High Deductible Health Plan, the University provides Accident insurance individual coverage at no cost to the faculty or staff member. Administered by MetLife. Faculty and staff can purchase additional Accident insurance on themselves, their spouse or dependents. See "Accident Insurance".</p>																

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<b>HDHP – Critical Illness Insurance</b>	<i>University</i>	The same date as the start date of your high deductible health plan (if you elect the HDHP).	For faculty and staff who enroll in the University's High Deductible Health Plan, the University provides Critical Illness insurance individual coverage at no cost to the faculty or staff member. Administered by MetLife. Faculty and staff can purchase additional Critical Illness insurance on themselves, their spouse or dependents. See "Critical Illness Insurance".												
<b>Notre Dame Wellness Center</b>	<i>Employee</i> Copayments associated with prescription medications, allergy injections, provider office or physical therapy visits. If participating in a University medical plan, the office visit copay is \$15. If you participate in another medical plan, the copays, fees, deductibles, coinsurance, and out-of-pocket costs are dependent on that plan.	The first day of the month following your date of eligibility.	<p>Onsite medical facility operated by Premise Health. The scope of services include routine primary care, immediate care, pediatric care, physical exams, lab services, vaccinations, allergy management, physical therapy, chronic condition management, referral to specialists when needed, occupational health services, specialty pharmacy infusion program, and a full-service pharmacy with a drive-thru for prescription and over the counter medications.</p> <p>The facility is also available to those not participating in the University's medical plans. In this case, please check with your health plan prior to your appointment to ensure that it is an in-network facility. The Notre Dame Wellness Center will file your insurance, collect any applicable copayment and process your claim per your plan.</p>												
<b>Dental Insurance</b>	<i>University/Employee</i> The University pays a portion of the monthly premium; the employee portion is paid with before-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	<p>The dental plans and associated monthly premiums are as follows:</p> <table border="1" data-bbox="1207 971 1915 1073"> <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>Delta PPO</td> <td>\$16.74</td> <td>\$31.88</td> <td>\$56.78</td> </tr> <tr> <td>Delta PPO, POS</td> <td>\$21.36</td> <td>\$40.48</td> <td>\$74.48</td> </tr> </tbody> </table> <p>Participation is optional.</p> <p><i>(Two-year enrollment in Dental is required.)</i></p>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	Delta PPO	\$16.74	\$31.88	\$56.78	Delta PPO, POS	\$21.36	\$40.48	\$74.48
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<b>Vision Plan</b>	<i>Employee</i> Premiums paid with before-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	The University's vision care program is provided through EyeMed. The monthly premiums are as follows:  <table> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>EyeMed</td> <td>\$8.56</td> <td>\$16.16</td> <td>\$23.68</td> </tr> </tbody> </table> Participation is optional.		Individual	Individual+1	Family	EyeMed	\$8.56	\$16.16	\$23.68	
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<b>Base Life Insurance</b>	<i>University</i>	The first day of the month following your date of eligibility.	Group term policy of \$25,000. Administered by Securian. No cost to participant.									
<b>Supplemental Life Insurance</b>	<i>Employee</i> Premiums paid with after-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	Supplemental life insurance is available at group rates in increments of one to ten times your salary up to a maximum of \$1,500,000. Administered by Securian. Participation is optional.									
<b>Dependent Life Insurance</b>	<i>Employee</i> Premiums paid with after-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	Options of coverage. Administered by Securian. Monthly premiums are as follows:  <table> <thead> <tr> <th></th> <th>Option</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>Spouse Benefit</td> <td>\$12,500/\$25,000</td> <td>\$5.64/\$11.30</td> </tr> <tr> <td>Child(ren) Benefit</td> <td>\$5,000/\$10,000</td> <td>\$0.76/\$1.52</td> </tr> </tbody> </table>		Option	Cost	Spouse Benefit	\$12,500/\$25,000	\$5.64/\$11.30	Child(ren) Benefit	\$5,000/\$10,000	\$0.76/\$1.52
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<b>Accident Insurance</b>	<i>Employee</i> Premiums paid with after-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	Accident Insurance is available at group rates. Administered by MetLife. The monthly premiums are as follows:  <table> <thead> <tr> <th>Coverage Level</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$6.88</td> </tr> <tr> <td>Individual + 1</td> <td>\$12.04</td> </tr> <tr> <td>Family</td> <td>\$16.46</td> </tr> </tbody> </table> Participation is optional.	Coverage Level	Rate	Individual	\$6.88	Individual + 1	\$12.04	Family	\$16.46	
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<b>Critical Illness Insurance</b>	<i>Employee</i> Premiums paid with after-tax dollars through payroll deductions.	The first day of the month following your date of eligibility.	Critical Illness Insurance is available at group rates based upon age of faculty/staff member. Administered by MetLife. Participation is optional. Options for purchase are as follows: Employee Benefit \$10,000; Spouse Benefit \$5,000; Child(ren) Benefit; \$5,000. Rates for Critical Illness are available at <a href="http://hr.nd.edu">hr.nd.edu</a> . Participation is optional.									

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Flexible Spending Accounts</b>	<i>Employee</i> Contributions made with before-tax dollars through payroll deductions.	The first day of the month following your date of employment.	There are two Flexible Spending Accounts, the Health Care Spending Account(maximum \$2,650/employee) and the Dependent Care Spending Account (maximum \$5,000/family), that enable you to set aside pre-tax dollars to pay for eligible health care or dependent care out-of-pocket expenses.  Participation is optional.
<b>Travel/Accident Insurance</b>	<i>University</i>	Upon employment.	Provides \$500,000 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. 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>Short Term Income Replacement (STIR)</b>	<i>University</i>	Upon employment.	You will be paid your full salary for up to six months in the event of an extended absence due to a non-work related qualifying personal illness or injury. Ten days per calendar year may be used for the illness, medical and/or dental appointments of a child, stepchild, spouse and/or parent or up to two days for personal business.
<b>Long-Term Disability</b>	<i>University</i>	Upon completion of one year of continuous employment at the University of Notre Dame.*	Pays 60% of your salary up to a maximum of \$12,000 per month after six months of total disability and integrates with other payments, such as Social Security. Contributions to the Defined Contribution Retirement Plan for Faculty and Exempt Staff continue on your behalf. The program is administered by The Hartford.  *The waiting period may be waived if you were enrolled in Long-Term Disability with your previous employer.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>UND 403(b) Retirement Plan (Mandatory Contributions)</b>	<i>University/Employee</i> You contribute 5% of your annual salary on a before-tax basis. The University contributes 10% of your annual salary.	Participation is mandatory after one year of service.*	Fidelity Investments is the provider of recordkeeping services. There are 13 investment options including Target Date Funds, core and specialty funds. You are immediately vested in all contributions to the plan.  *The one-year eligibility period may be waived if you have a year of prior service at another accredited college or university or a not-for-profit research laboratory or governmental research laboratory.
<b>UND 403(b) Retirement Plan (Voluntary Contributions)</b>	<i>Employee</i> The amount of contributions permitted is determined by IRS regulations. Contributions are made by employee through payroll deduction.	Eligible to participate at the time you are employed (or any other time during your active employment).	Fidelity Investments is the provider of recordkeeping services. There are 13 investment options including Target Date Funds, core and specialty funds. Contributions can be made on a pre-tax or Roth post-tax basis.  Participation is voluntary but encouraged as an opportunity to save for retirement.
<b>Educational Benefits: Non-Notre Dame Tuition Reimbursement for Employee</b>	<i>University</i>	Upon employment.	Provides reimbursement for undergraduate or graduate courses (including doctoral) up to \$3,000 per benefit (fiscal) year. Provides reimbursement for job related certification, skills or trade training up to \$1,000 per benefit (fiscal) year.
<b>Educational Benefits: Employee/Spouse at the University of Notre Dame</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.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Educational Benefits:</b> <b>Children at the University of Notre Dame</b>  <i>and</i>  <b>Children at Saint Mary's College</b>	<i>University</i>  <a href="http://hr.nd.edu/benefits/educational-benefits">http://hr.nd.edu/benefits/educational-benefits</a>	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 or Saint Mary's College are granted a 50% of Notre Dame tuition benefit for up to eight semesters. Children must be 26 years of age or younger. The benefit may be taxable if the child is no longer considered a dependent according to IRS regulations.  * Prior service must be within 90 days and documented.
<b>Educational Benefits:</b> <b>Children at other Colleges and Universities</b>	<i>University</i>  <a href="http://hr.nd.edu/benefits/educational-benefits">http://hr.nd.edu/benefits/educational-benefits</a>	Upon completion of five consecutive years of full-time service with the University or other qualifying university or college.*	Children of full-time employees who meet standard admission requirements at a four-year accredited college or university qualify for the Notre Dame Children's Tuition Benefit. Children must be 26 years of age or younger. Up to 50% of Notre Dame's tuition may be used towards tuition and mandatory fees for full-time students and 40% for part-time students. The benefit may be taxable if the child is no longer considered a dependent according to the IRS.  * Prior service must be within 90 days and documented.
<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.	Two weeks up to two years, three weeks after two years, four weeks after ten years and five weeks after twenty years. For employees regularly working less than 40 hours per week, vacation will be adjusted proportionately.

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Parental Leave</b>	<i>University</i>	Upon employment.	Four (4) weeks of 100% paid leave for the birth, adoption or foster care placement of a child.
<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>- One-half paid work day for cousin, brother-in-law, sister-in-law.</li> </ul>
<b>Leave of Absence</b>	<i>Employee</i>	Defined by policy	Leave of absences may be extended for the following University policies: <ul style="list-style-type: none"> <li>- Family and Medical Leave (FMLA)</li> <li>- Personal</li> <li>- Military</li> </ul>
<b>Adoption Benefit</b>	<i>University</i>	Upon completion of one full year of service.	You are eligible for reimbursement of 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>Athletic Tickets and Parking</b>	<i>University</i>	Upon employment.	Season tickets may be purchased for home football, basketball, and hockey games 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>Bright Horizons Care Advantage</b>	<i>University</i>	Upon employment.	Program includes short-term, back-up care for unexpected child or elder care needs, and an online provider directory for on-going family care solutions.

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Health Advocate</b>	<i>University</i>	Upon employment.	The program provides assistance navigating healthcare and insurance issues for you, your spouse, dependent children, parents, and parents-in-law. Please contact Health Advocate at 1-866-695-8633.
<b>LifeWorks Employee Assistance Program</b>	<i>University</i>	Upon employment.	The program offers confidential short-term counseling for employees 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>Business Travel</b>	<i>Employee</i>	Upon employment.	You are provided the opportunity to apply for a 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>Organizational Membership</b>	<i>University</i>	Upon employment.	Pays dues for organizations which relate directly to your job (dependent on available department funds).
<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 Hammes Mowbray Hall.



<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, General Motors Corporation, Chrysler and BMW 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 employees of these vendors for most new and unused vehicles. You may lease or purchase up to two eligible vehicles per year.
<b>Auto &amp; Homeowners Insurance Discount Program</b>	<i>Employee</i>	Upon employment.	As an employee or retiree of the University, you may save up to 10% on auto and home insurance through Liberty Mutual's Group Savings Plus program. You may also receive: <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>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.
<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 IRS compensation limits for Social Security and 1.45% of your pay for Medicare. Employees with income over \$200,000 pay an additional .9% Medicare tax.

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).