



**2018 Benefit Summary
for
Full-Time Visiting Faculty**

| BENEFIT | WHO PAYS | EFFECTIVE | DESCRIPTION | | | | | | | | | | | | | | | | |
|---|--|---|---|--|-------------------|----------------------------|-------------------------|--------------|------------|--------------------------|----------|--------------|----------|----------|----------|---------------|---------|----------|----------|
| Medical Insurance | <i>University/Faculty</i> The University pays the major portion of the monthly premium; the faculty portion is paid with before-tax dollars through payroll deductions. | The first day of the month following your date of employment (if scheduled to work at least twenty hours per week). | <p>There are three medical plans available.</p> <ul style="list-style-type: none"> • Meritain PPO (choice of Select or CHA network) • Meritain HMO (choice of Select or CHA network) • Meritain HDHP (choice of Select or CHA network) <p>Monthly premiums are as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Meritain PPO</td> <td>\$76.00</td> <td>\$197.00</td> <td>\$262.00</td> </tr> <tr> <td>Meritain HMO</td> <td>\$100.00</td> <td>\$248.00</td> <td>\$337.00</td> </tr> <tr> <td>Meritain HDHP</td> <td>\$30.00</td> <td>\$105.00</td> <td>\$123.00</td> </tr> </tbody> </table> | | Individual | Individual+1 | Family | Meritain PPO | \$76.00 | \$197.00 | \$262.00 | Meritain HMO | \$100.00 | \$248.00 | \$337.00 | Meritain HDHP | \$30.00 | \$105.00 | \$123.00 |
| | Individual | Individual+1 | Family | | | | | | | | | | | | | | | | |
| Meritain PPO | \$76.00 | \$197.00 | \$262.00 | | | | | | | | | | | | | | | | |
| Meritain HMO | \$100.00 | \$248.00 | \$337.00 | | | | | | | | | | | | | | | | |
| Meritain HDHP | \$30.00 | \$105.00 | \$123.00 | | | | | | | | | | | | | | | | |
| HDHP –Health Reimbursement Account (HRA) | <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 border="1"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1/Family</th> </tr> </thead> <tbody> <tr> <td>Eligible January - June</td> <td>\$500.00</td> <td>\$1,000.00</td> </tr> <tr> <td>Eligible July - December</td> <td>\$250.00</td> <td>\$500.00</td> </tr> </tbody> </table> | | Individual | Individual+1/Family | Eligible January - June | \$500.00 | \$1,000.00 | Eligible July - December | \$250.00 | \$500.00 | | | | | | | |
| | Individual | Individual+1/Family | | | | | | | | | | | | | | | | | |
| Eligible January - June | \$500.00 | \$1,000.00 | | | | | | | | | | | | | | | | | |
| Eligible July - December | \$250.00 | \$500.00 | | | | | | | | | | | | | | | | | |
| HDHP – Accident Insurance | <i>University</i> | The same date as the start 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 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". | | | | | | | | | | | | | | | | |

| BENEFIT | WHO PAYS | EFFECTIVE | DESCRIPTION | | | | | | | | | | | | |
|--|--|--|---|--|-------------------|---------------------|---------------|-----------|---------|---------|---------|----------------|---------|---------|---------|
| HDHP – Critical Illness Insurance | <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". | | | | | | | | | | | | |
| Notre Dame Wellness Center | <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 employment. | <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> | | | | | | | | | | | | |
| Dental Insurance | <i>University/Faculty</i> The University pays a portion of the monthly premium; the faculty portion is paid with before-tax dollars through payroll deductions. | The first day of the month following your date of employment. | <p>The dental plans and associated monthly premiums are as follows:</p> <table border="1" data-bbox="1207 1036 1900 1136"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</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> | | Individual | Individual+1 | Family | Delta PPO | \$16.74 | \$31.88 | \$56.78 | Delta PPO, POS | \$21.36 | \$40.48 | \$74.48 |
| | Individual | Individual+1 | Family | | | | | | | | | | | | |
| Delta PPO | \$16.74 | \$31.88 | \$56.78 | | | | | | | | | | | | |
| Delta PPO, POS | \$21.36 | \$40.48 | \$74.48 | | | | | | | | | | | | |

| BENEFIT | WHO PAYS | EFFECTIVE | DESCRIPTION | | | | | | | | | |
|------------------------------------|---|---|---|-----------------------|-------------------|---------------------|----------------|-------------------|----------------|--------------------|------------------|---------------|
| Vision Plan | <i>Faculty</i> Paid with before-tax dollars through payroll deductions. | 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 data-bbox="1207 297 1932 365"> <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 | |
| | Individual | Individual+1 | Family | | | | | | | | | |
| EyeMed | \$8.56 | \$16.16 | \$23.68 | | | | | | | | | |
| Base Life Insurance | <i>University</i> | The first day of the month following your date of employment. | Basic group term policy of \$25,000. Administered by Securian. No cost to participant | | | | | | | | | |
| Supplemental Life Insurance | <i>Faculty</i> Premiums paid with after-tax dollars through payroll deductions. | 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 \$1,500,000. Administered by Securian. Participation is optional. | | | | | | | | | |
| Dependent Life Insurance | <i>Employee</i> Premiums paid with after-tax dollars through payroll deductions. | The first day of the month following your date of employment. | Options of coverage. Administered by Securian. Monthly premiums are as follows: <table data-bbox="1207 946 1921 1044"> <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 |
| | Option | Cost | | | | | | | | | | |
| Spouse Benefit | \$12,500/\$25,000 | \$5.64/\$11.30 | | | | | | | | | | |
| Child(ren) Benefit | \$5,000/\$10,000 | \$0.76/\$1.52 | | | | | | | | | | |
| Accident Insurance | <i>Employee</i> Premiums paid with after-tax dollars through payroll deductions. | The first day of the month following your date of employment. | Accident Insurance is available at group rates. Administered by MetLife. The monthly premiums are as follows: <table data-bbox="1207 1157 1711 1287"> <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 | |
| Coverage Level | Rate | | | | | | | | | | | |
| Individual | \$6.88 | | | | | | | | | | | |
| Individual + 1 | \$12.04 | | | | | | | | | | | |
| Family | \$16.46 | | | | | | | | | | | |

| BENEFIT | WHO PAYS | EFFECTIVE | DESCRIPTION |
|--|--|---|---|
| Critical Illness Insurance | <i>Employee</i> Premiums paid with after-tax dollars through payroll deductions. | The first day of the month following your date of employment. | 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 hr.nd.edu. Participation is optional. |
| UND 403(b) Retirement Plan (Voluntary Contributions) | <i>Faculty</i> The amount of contributions permitted is determined by IRS regulations. Contributions are made by faculty 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. |
| Educational Benefits: Employee/Spouse at the University of Notre Dame | <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. |
| Athletic Tickets and Parking | <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. |
| 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. |
| Health Advocate | <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. |
| Bright Horizons Care Advantage | <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. |

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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>Faculty</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. |
| Auto & Homeowners Insurance Discount Program | <i>Faculty</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"> • 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 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. |
| 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**.