



## 2021 Benefit Summary for Non-Exempt Staff

### 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 benefits 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 two medical plans available.</p> <ul style="list-style-type: none"> <li>• Anthem Blue Cross Blue Shield PPO</li> <li>• Anthem Blue Cross Blue Shield HSA</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>Anthem PPO</td> <td style="text-align: center;">\$101.00</td> <td style="text-align: center;">\$240.00</td> <td style="text-align: center;">\$323.00</td> </tr> <tr> <td>Anthem HSA</td> <td style="text-align: center;">\$60.00</td> <td style="text-align: center;">\$160.00</td> <td style="text-align: center;">\$201.00</td> </tr> </tbody> </table>		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	Anthem PPO	\$101.00	\$240.00	\$323.00	Anthem HSA	\$60.00	\$160.00	\$201.00
	<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>												
Anthem PPO	\$101.00	\$240.00	\$323.00												
Anthem HSA	\$60.00	\$160.00	\$201.00												
<b>Health Savings Account (HSA)</b>	<i>University/Employee</i>	The same date as the start of your high deductible health plan (if you elect the Anthem HSA).	<p>For faculty and staff who enroll in the Anthem HSA plan, the University will fund an HSA to help with medical expenses. 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> <p>Faculty and staff also may contribute their own funds to the HSA on a pre-tax basis. The IRS limits contributions (employee and employer) to \$3,600 for individual and \$7,200 for family. Additional \$1,000 may be contributed for those over age 55.</p>		<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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BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Anthem HSA - Accident Insurance</b>	<i>University</i>	The same date as the start of your health plan (if you elect the Anthem HSA plan).	For faculty and staff who enroll in the Anthem HSA plan, the University provides Accident insurance individual coverage at no cost to the faculty or staff member. Administered by Securian. Faculty and staff can purchase additional Accident insurance for themselves, their spouse and dependents. See "Accident Insurance".
<b>Anthem HSA - Critical Illness Insurance</b>	<i>University</i>	The same date as the start of your health plan (if you elect Anthem HSA).	For faculty and staff who enroll in the Anthem HSA plan, the University provides Accident insurance individual coverage at no cost to the faculty or staff member. Administered by Securian. Faculty and staff can purchase additional Accident insurance for themselves, their spouse and 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 enrolled in the University's Anthem PPO plan, the office visit copay is \$15. If enrolled in the Anthem HSA plan, the access fee is \$30. 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.	Onsite medical facility operated by Premise Health. The scope of services include routine primary care, emotional well-being immediate care, pediatric care, physical exams, lab services, vaccinations, allergy management, physical therapy, chronic condition management, referral to specialists when needed, occupational health services, and a full-service pharmacy with a drive-thru for prescription and over the counter medications.  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.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION												
<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.	The dental plans and associated monthly premiums are as follows:  <table data-bbox="1171 289 1871 386"> <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> Participation is optional.  <i>(Two-year enrollment in Dental is required.)</i>		<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
	<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>												
Delta PPO	\$16.74	\$31.88	\$56.78												
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<b>Vision Plan</b>	<i>Employee</i> 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 data-bbox="1171 678 1898 743"> <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>\$8.56</td> <td>\$16.16</td> <td>\$23.68</td> </tr> </tbody> </table> Participation is optional.		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	EyeMed	\$8.56	\$16.16	\$23.68				
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EyeMed	\$8.56	\$16.16	\$23.68												
<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.												
<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 data-bbox="1171 1256 1906 1354"> <thead> <tr> <th></th> <th><b>Option</b></th> <th><b>Cost</b></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/\$1.50</td> </tr> </tbody> </table>		<b>Option</b>	<b>Cost</b>	Spouse Benefit	\$12,500/\$25,000	\$5.64/\$11.30	Child(ren) Benefit	\$5,000/\$10,000	\$0.76/\$1.50			
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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 Securian. The monthly premiums are as follows: <table border="0" data-bbox="1234 266 1680 396"> <thead> <tr> <th>Coverage Level</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$5.52</td> </tr> <tr> <td>Individual + 1</td> <td>\$8.68</td> </tr> <tr> <td>Family</td> <td>\$15.84</td> </tr> </tbody> </table> Participation is optional.	Coverage Level	Rate	Individual	\$5.52	Individual + 1	\$8.68	Family	\$15.84
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Individual	\$5.52										
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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 Securian. Participation is optional. Options for purchase are as follows: Employee Benefit \$10,000 or \$20,000; Spouse or Children Benefit 50% of Employee Benefit. Rates for Critical Illness are available at hr.nd.edu. Participation is optional.								
<b>Flexible Spending Account - Health Care (not available if enrolled in Anthem HSA)</b>	<i>Employee</i> Contributions made with before-tax dollars through payroll deductions.	The first day of the month following your date of employment.	For faculty and staff who enroll in the Anthem PPO plan, the Health Care Spending Account (maximum \$2,750/employee) enables you to set aside pre-tax dollars to pay for eligible health care out-of-pocket expenses. Participation is optional.								
<b>Flexible Spending Account - Dependent Care</b>	<i>Employee</i> Contributions made with before-tax dollars through payroll deductions.	The first day of the month following your date of employment.	The Dependent Care Spending Account (maximum \$5,000/family) enables you to set aside pre-tax dollars to pay for eligible dependent care out-of-pocket expenses. Participation is optional.								
<b>Limited Purpose Flexible Spending Account (only if enrolled in Anthem HSA)</b>	<i>Employee</i> Contributions made with before-tax dollars through payroll deductions.	The first day of the month following your date of employment.	Allows those in the Anthem HSA plan to set aside pre-tax dollars (maximum \$2,750/employee) to pay for eligible dental and vision expenses.								

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<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>Calm App Premium Subscription</b>	<i>University</i>	The first day of the month following your date of hire.	Calm is an app that provides tools to help users relax, focus and rest, offering guided sessions on sleep, meditation and relaxation.
<b>Child/Elder Care Resources</b>	<i>University</i>	Upon employment.	Bright Horizons Care Advantage includes short-term, back-up care for unexpected child or elder care needs, and an online provider directory through Sittercity for on-going family care solutions. Access to Child/Elder Care Community Google Group.
<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 14 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 14 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.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Travel/Accident Insurance</b>	<i>University</i>	Upon employment.	Provides \$500,000 of coverage in the event of accidental death or up to \$200,000 for 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 up to \$100,000 for 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>Incidental Days</b>	<i>University</i>	90 day waiting period before using	Ten (10) paid leave days allotted per calendar year which may be used in days or incremental hours for personal illness or injury or that of a qualifying family member (spouse, child, or parent). Two of the 10 days may be used for personal. Prorated for staff working less than 40 hours per week or less than a 12 month schedule.
<b>Short Term Income Replacement (STIR)</b>	<i>University</i>	Upon completion of one year of continuous employment at the University of Notre Dame.	100% regular pay in the event of an absence due to a non-work related qualifying personal illness or injury. There is a one calendar week waiting period. STIR is subject to a medical review and determination by Sedgwick. The University pays through the Office of Payroll Services.
<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 and Pension Plan benefits. The program is administered by The Standard.  * The waiting period may be waived if you were enrolled in Long-Term Disability with your previous employer.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<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 seven years, three weeks after seven years, four weeks after twelve years and five weeks after twenty years. For employees regularly working less than 40 hours per week, vacation will be prorated based on hours worked.
<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 work days for spouse, child, parent, or parent-in-law.</li> <li>- Three work days for sibling, grandparent or grandchild.</li> <li>- One work day for aunt, uncle, niece, nephew.</li> <li>- One-half work day for cousin, brother-in-law, and 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>

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<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 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.
<b>Educational Benefits: Fred Freeman Staff Scholarship Fund</b>	<i>University</i>	Upon completion of three consecutive years of full-time service with the University.	A limited number of employees will be awarded scholarships each academic year based on funds available. The maximum award per semester per student is \$1,000.
<b>Educational Benefits: 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 years of full-time 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.



BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Educational Benefits: 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>Adoption Benefit</b>	<i>University</i>	After one full year of service.	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>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>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>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.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
<b>Automobile Discount Program</b>	<i>Employee</i>	Upon Employment	Ford Motor Company, General Motors Corporation, Nissan 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>Pet, 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 20% on pet, 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>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.
<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.

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)

Bring out *your* champion



UNIVERSITY OF  
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HUMAN RESOURCES