2023 Benefit Summary for Full-Time Exempt

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION
Medical Insurance	*University/Employee* The University pays the major portion of the monthly premium; the employee portion is paid with before-tax dollars through payroll deduction.	The first day of the month following your date of employment.	There are three medical plans available: • Anthem Blue Cross Blue Shield PPO • Anthem Blue Cross Blue Shield HSA 1 • Anthem Blue Cross Blue Shield HSA 2 Monthly premiums are as follows: **Individual** / **Individual+1** / **Family** Anthem PPO: $110.00 / $257.00 / $349.00 Anthem HSA 1: $70.00 / $176.00 / $227.00 Anthem HSA 2: $25.00 / $87.00 / $93.00
Summus	*University*	The first day of the month following your date of employment if enrolled in a medical plan	The program provides personalized concierge service, including medical records collection and white glove preparation for every consult, vetted referrals to specialists who are in-network and personalized to your case and preferences, and fast, virtual access to the Summus network for you and your family members.
Health Savings Account (HSA)	*University/Employee*	The same date as the start of your high deductible health plan (if you elect either of the Anthem HSA plans).	For faculty and staff who enroll in either of the Anthem HSA plans, the University will fund an HSA to help with medical expenses. The amounts are as follows: **Individual** / **Individual+1/Family** Eligible January - June: $500.00 / $1,000.00 Eligible July - December: $250.00 / $500.00 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 $3,850 for individual and $7,750 for family. Additional $1,000 may be contributed for those over age 55.

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Anthem HSA - Accident Insurance	*University*	The same date as the start of your high deductible health plan (if you elect either of the Anthem HSA Plans).	For faculty and staff who enroll in either of the Anthem HSA plans, the University provides Accident insurance individual coverage at no cost to the faculty or staff member. Administered by Voya. Faculty and staff can purchase additional Accident insurance for their spouse and dependents. See "Accident Insurance".
Anthem HSA - Critical Illness Insurance	*University*	The same date as the start of your high deductible health plan (if you elect either of the Anthem HSA plans).	For faculty and staff who enroll in either of the Anthem HSA plans, the University provides $5,000 of Critical Illness insurance individual coverage at no cost to the faculty or staff member. Administered by Voya. Faculty and staff can purchase additional Critical Illness insurance for themselves, their spouse and dependents. See "Critical Illness Insurance".
Notre Dame Wellness Center	*Employee* Copays 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 either of the Anthem HSA plans, the access fee is $30.	The first day of the month following your date of employment.	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 available to faculty and staff not participating in the University's medical plans. In this case, the access fee is $30. Spouses and dependent children must be enrolled in a University medical plan in order to utilize the Notre Dame Wellness Center.
Dental Insurance	*University/Employee* 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 employment.	The dental plans and associated monthly premiums are as follows: **Individual** **Individual+1** **Family** Delta PPO $16.74 $31.88 $56.78 Delta PPO, POS $21.36 $40.48 $74.48 Participation is optional. *(Two-year enrollment in Dental is required.)*
Vision Insurance	*Employee* 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: **Individual** **Individual+1** **Family** EyeMed $9.72 $18.35 $26.88 Participation is optional.
Base Life Insurance	*University*	The first day of the month following your date of employment.	Group term policy of $35,000. Administered by Securian.

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Supplemental Life Insurance	*Employee* 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
Dependent Life Insurance	*Employee* Premiums paid with after-tax dollars through payroll deductions	The first day of the month following your date of employment.	The dependent life coverage is administered by Securian. Coverage options and monthly premiums are as follows: **Option** — **Cost** Spouse Benefit — $12,500/$25,000 — $5.64/$11.30 Child(ren) Benefit — $5,000/$10,000 — $0.76/$1.50
Accident Insurance	*Employee* Premiums paid with after-tax dollars through payroll deductions.	The first day of the month following your date of employment.	Accident Insurance, administered by Voya, is available at group rates. Dependents may be added for those who have individual coverage included via enrollment in either of the HSA medical plans. The monthly premiums are as follows: **Rate** **Coverage Level** — **Enrolled in Anthem PPO Plan** — **Enrolled in Anthem HSA Plan** Individual — $4.88 — Employer Paid Individual + 1 — $8.32 — $3.44 Family — $11.76 — $6.88 Participation is optional.
Critical Illness Insurance	*Employee* 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 Voya. 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.
Hospital Indemnity	*Employee* Premiums paid with after-tax dollars through payroll deduction	The first day of the month following your date of employment. For faculty with an August 22 contract, benefits are effective July 1.	Hospital Indemnity coverage, administered by Voya, pays an admission benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility on or after your coverage date, and includes newborn benefits. Hospital admission benefit of $1,000 and daily benefit of $100. The monthly premiums are as follows: **Coverage Level** — **Rate** Individual — $21.20 Individual + 1 — $26.86 Family — $42.50 Participation is optional.

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Flexible Spending Account **Health Care (not available if enrolled in Anthem HSA plans)**	*Employee* 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 either enroll in the Anthem PPO or decline medical coverage, the Health Care Spending Account (maximum $2,850/employee) enables you to set aside pre-tax dollars to pay for eligible health care out-of-pocket expenses. Participation is optional.
Flexible Spending Account **Dependent Care**	*Employee* 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.
Limited Purpose Flexible Spending Account (only if enrolled in Anthem HSA plans)	*Employee* Contributions made with before-tax dollars through payroll deductions.	The first day of the month following your date of employment.	Allows those enrolled in either of the Anthem HSA plans to set aside pre-tax dollars (maximum $2,850/employee) to pay for eligible dental and vision expenses.
Health Advocate	*University*	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 (866) 695-8633.
LifeWorks Employee Assistance Program	*University*	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 (888) 267-8126.
Calm App Premium Subscription	*University*	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.
Child/Elder Care Resources	*University*	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.
UND 403(b) Retirement Plan (Mandatory Contributions)	*University/Employee* 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.

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UND 403(b) Retirement Plan (Voluntary Contributions)	*Employee* 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.
Travel/Accident Insurance	*University*	Upon employment.	Provides $500,000 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 Policies and Procedures on the website https://treasury.nd.edu for specific guidelines pertaining to this benefit. Offered by AIG Life Insurance Company.
Short Term Income Replacement (STIR)	*University*	Upon completion of one year of continuous employment at the University of Notre Dame.	You will be paid your full salary for up to six months in the event of an absence due to a non-work related qualifying personal illness or injury. Program administered by Sedgwick.
Long-Term Disability	*University*	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 government disability benefits, such as Social Security. If you are a participant in the Defined Contribution Retirement Plan contributions will continue on your behalf. The program is offered by The Standard. * The waiting period may be waived if you were enrolled in Long-Term Disability with your previous employer within the last 3 months.
Holidays	*University*	Upon employment.	Holiday pay for the following days/time not worked: • Martin Luther King, Jr. Day • Good Friday • Memorial Day • Independence Day • Labor Day • Thanksgiving and the day after • Christmas Celebration • New Year's Day Celebration (Annual total of twelve to sixteen days).
Vacation	*University*	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 employee regularly working less than 40 hours per week, vacation will be adjusted proportionately.

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Family Illness	*University*	Upon employment.	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.
Parental Leave	*University*	Upon employment.	Four (4) weeks of 100% paid leave for the birth, adoption or foster care placement of a child.
Funeral Leave	*University*	Upon employment.	Funeral Leave is provided as follows, for days you are normally scheduled to work: • Five paid work days for spouse, child, parent, or parent-in-law • Three paid work days for sibling, grandparent or grandchild • One paid work day for aunt, uncle, niece, nephew • One-half paid work day for cousin, brother-in-law, sister- in-law
Leave of Absence	*Employee*	Defined by policy.	Leave of absences may be extended for the following University policies: • Family and Medical Leave (FMLA) • Personal • Military
Educational Benefits: **Non-Notre Dame Tuition Reimbursement for Employee**	*University*	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.
Educational Benefits: **Employee/Spouse at the University of Notre Dame**	*University/Employee* 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.
Educational Benefits: **Children at the University of Notre Dame and Children at Saint Mary's College**	*University*	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.

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Educational Benefits: **Children at other Colleges and Universities**	*University*	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 Portable 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.
Adoption Benefit	*University*	Upon completion of one full year of service.	You are eligible for reimbursement of up to $7,500 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.
Athletic Tickets and Parking	*University*	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	*University*	Upon employment.	These include handball, squash, basketball and tennis courts, running track, swimming pool, fitness and weight rooms.
Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop	*University*	Upon employment.	Discount (20%) on most items.
Golf Courses	*University*	Upon employment.	Discount on greens fees.
University Libraries	*University*	Upon employment.	Books and materials may be borrowed upon presentation of your University identification card.
Business Travel	*Employee*	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.
Organizational Membership	*University*	Upon employment.	Pays dues for organizations which relate directly to your job (dependent on available department funds).
Parking	*University* Reserved parking is available.	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.
Automobile Discount Program	*Employee*	Upon employment.	Several automobile corporations 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.

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Pet, Auto & Homeowners Insurance Discount Program	*Employee*	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: • Competitive rates, guaranteed for 12 months • Convenient payment plans • Round-the-clock claims service • 24-Hour Emergency Roadside Assistance
Cedar Grove Cemetery	*Employee*	Upon Employment.	Eligible persons may purchase up to four graves or four above-ground interments for their burial or that of their family. For more information visit cemetery.nd.edu
Workers Compensation	*University*	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.
Unemployment Compensation	*University*	Upon employment.	Employees are covered under the Federal Unemployment Tax Act and Indiana laws.
Social Security Benefits	*University/Employee*	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 will pay an additional .9% Medicare tax.

This is a general summary of benefits. Specific inofrmation may be obtained from the Office of Human Resources or by visiting our website at hr.nd.edu.

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