



2023 Benefit Summary for Interns

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION																
Medical Insurance	<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 deduction.	The first day of the month following your date of employment.	There are three medical plans available: <ul style="list-style-type: none"> • 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: <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Individual</th> <th style="text-align: center;">Individual+1</th> <th style="text-align: center;">Family</th> </tr> </thead> <tbody> <tr> <td>Anthem PPO</td> <td style="text-align: center;">\$110.00</td> <td style="text-align: center;">\$257.00</td> <td style="text-align: center;">\$349.00</td> </tr> <tr> <td>Anthem HSA 1</td> <td style="text-align: center;">\$70.00</td> <td style="text-align: center;">\$176.00</td> <td style="text-align: center;">\$227.00</td> </tr> <tr> <td>Anthem HSA 2</td> <td style="text-align: center;">\$25.00</td> <td style="text-align: center;">\$87.00</td> <td style="text-align: center;">\$93.00</td> </tr> </tbody> </table>		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
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Summus	<i>University</i>	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)	<i>University/Employee</i>	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: <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Individual</th> <th style="text-align: center;">Individual+1/Family</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> 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.		Individual	Individual+1/Family	Eligible January - June	\$500.00	\$1,000.00	Eligible July - December	\$250.00	\$500.00							
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Anthem HSA - Accident Insurance	<i>University</i>	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	<i>University</i>	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	<i>Employee</i> 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 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	<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 employment.	The dental plans and associated monthly premiums are as follows: <table border="1"> <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> Participation is optional. <i>(Two-year enrollment in Dental is required.)</i>		Individual	Individual+1	Family	Delta PPO	\$16.74	\$31.88	\$56.78	Delta PPO, POS	\$21.36	\$40.48	\$74.48
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Delta PPO	\$16.74	\$31.88	\$56.78												
Delta PPO, POS	\$21.36	\$40.48	\$74.48												
Vision Insurance	<i>Employee</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 border="1"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>EyeMed</td> <td>\$9.72</td> <td>\$18.35</td> <td>\$26.88</td> </tr> </tbody> </table> Participation is optional.		Individual	Individual+1	Family	EyeMed	\$9.72	\$18.35	\$26.88				
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Base Life Insurance	<i>University</i>	The first day of the month following your date of employment.	Group term policy of \$35,000. Administered by Securian.												

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION														
Supplemental 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	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														
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.	<p>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:</p> <table border="1"> <thead> <tr> <th rowspan="2">Coverage Level</th> <th colspan="2">Rate</th> </tr> <tr> <th>Enrolled in Anthem PPO Plan</th> <th>Enrolled in either Anthem HSA Plan</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$4.88</td> <td>Employer Paid</td> </tr> <tr> <td>Individual + 1</td> <td>\$8.32</td> <td>\$3.44</td> </tr> <tr> <td>Family</td> <td>\$11.76</td> <td>\$6.88</td> </tr> </tbody> </table> <p>Participation is optional.</p>	Coverage Level	Rate		Enrolled in Anthem PPO Plan	Enrolled in either Anthem HSA Plan	Individual	\$4.88	Employer Paid	Individual + 1	\$8.32	\$3.44	Family	\$11.76	\$6.88
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Family	\$11.76	\$6.88															
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 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	<i>Employee</i> 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.	<p>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:</p> <table border="1"> <thead> <tr> <th>Coverage Level</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>\$21.20</td> </tr> <tr> <td>Individual + 1</td> <td>\$26.86</td> </tr> <tr> <td>Family</td> <td>\$42.50</td> </tr> </tbody> </table> <p>Participation is optional.</p>	Coverage Level	Rate	Individual	\$21.20	Individual + 1	\$26.86	Family	\$42.50						
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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 (866) 695-8633.														
LifeWorks Employee Assistance Program	<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 (888) 267-8126.														
Calm App Premium Subscription	<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.														

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Child/Elder Care Resources	<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.
Travel/Accident Insurance	<i>University</i>	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.
UND 403(b) Retirement Plan (Voluntary Contributions)	<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.
Incidental Days	<i>University</i>	90 days following date of employment	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.
Holidays	<i>University</i>	Upon employment.	Holiday pay for the following days/time not worked: <ul style="list-style-type: none"> • 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	<i>University</i>	Accrual begins immediately upon hire. 90 day waiting period before using.	One week after six months, two weeks after one year.

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Funeral Leave	<i>University</i>	Upon employment.	Funeral Leave is provided as follows, for days you are normally scheduled to work: <ul style="list-style-type: none"> • 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
Educational Benefits: Employee/Spouse at the University of Notre Dame	<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.
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.
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> 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	<i>Employee</i>	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.
Pet, Auto & Homeowners Insurance Discount Program	<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"> • Competitive rates, guaranteed for 12 months • Convenient payment plans • Round-the-clock claims service • 24-Hour Emergency Roadside Assistance

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Cedar Grove Cemetery	<i>Employee</i>	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
Social Security Benefits	<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 will pay an additional .9% Medicare tax.
Workers Compensation	<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
Unemployment Compensation	<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.

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HUMAN RESOURCES