



# TOTAL REWARDS: 2024 OVERVIEW

for Full-Time Non-Exempt Staff



Emotional



Financial



Physical



Social



Spiritual

<b>PROGRAM</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>																
<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 deduction.	The first day of the month following your date of employment.	<p>There are three medical plans available:</p> <ul style="list-style-type: none"> <li>• Anthem BCBS HSA 1</li> <li>• Anthem BCBS HSA 2</li> <li>• Anthem BCBS PPO</li> </ul> <p>Monthly premiums are as follows:</p> <table> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>Anthem HSA 1</td> <td>\$81.00</td> <td>\$201.00</td> <td>\$262.00</td> </tr> <tr> <td>Anthem HSA 2</td> <td>\$33.00</td> <td>\$105.00</td> <td>\$117.00</td> </tr> <tr> <td>Anthem PPO</td> <td>\$124.00</td> <td>\$289.00</td> <td>\$394.00</td> </tr> </tbody> </table>		Individual	Individual+1	Family	Anthem HSA 1	\$81.00	\$201.00	\$262.00	Anthem HSA 2	\$33.00	\$105.00	\$117.00	Anthem PPO	\$124.00	\$289.00	\$394.00
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<b>Summus</b>	<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.																
<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 either of the Anthem HSA plans).	<p>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:</p> <table> <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> <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 \$4,150 for individual and \$8,300 for family. Additional \$1,000 may be contributed for those over age 55.</p>		Individual	Individual+1/Family	Eligible January - June	\$500.00	\$1,000.00	Eligible July - December	\$250.00	\$500.00							
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<b>Anthem HSA - Accident Insurance</b>	<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".																

PROGRAM	WHO PAYS	EFFECTIVE	DESCRIPTION												
<b>Anthem HSA - Critical Illness Insurance</b>	<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".												
<b>Notre Dame Wellness Center</b>	<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.												
<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 employment.	The dental plans and associated monthly premiums are as follows: <table border="1"> <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
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<b>Vision Insurance</b>	<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><b>Individual</b></th> <th><b>Individual+1</b></th> <th><b>Family</b></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.		<b>Individual</b>	<b>Individual+1</b>	<b>Family</b>	EyeMed	\$9.72	\$18.35	\$26.88				
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EyeMed	\$9.72	\$18.35	\$26.88												
<b>Base Life Insurance</b>	<i>University</i>	The first day of the month following your date of employment.	Group term policy of \$35,000. Administered by Securian.												

<b>PROGRAM</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>																		
<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 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																		
<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 employment.	The dependent life coverage is administered by Securian. Coverage options and monthly premiums are as follows: <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Option</b></th> <th style="text-align: center;"><b>Cost</b></th> </tr> </thead> <tbody> <tr> <td>Spouse Benefit</td> <td style="text-align: center;">\$12,500/\$25,000</td> <td style="text-align: center;">\$5.64/\$11.30</td> </tr> <tr> <td>Child(ren) Benefit</td> <td style="text-align: center;">\$5,000/\$10,000</td> <td style="text-align: center;">\$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 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: <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;"><u>Rate</u></th> </tr> <tr> <th></th> <th style="text-align: center;"><b>Enrolled in</b></th> <th style="text-align: center;"><b>Enrolled in either</b></th> </tr> <tr> <th><b>Coverage Level</b></th> <th style="text-align: center;"><b>Anthem PPO Plan</b></th> <th style="text-align: center;"><b>Anthem HSA Plan</b></th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td style="text-align: center;">\$4.88</td> <td style="text-align: center;">Employer Paid</td> </tr> <tr> <td>Individual + 1</td> <td style="text-align: center;">\$8.32</td> <td style="text-align: center;">\$3.44</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$11.76</td> <td style="text-align: center;">\$6.88</td> </tr> </tbody> </table> <p>Participation is optional.</p>		<u>Rate</u>			<b>Enrolled in</b>	<b>Enrolled in either</b>	<b>Coverage Level</b>	<b>Anthem PPO Plan</b>	<b>Anthem HSA Plan</b>	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																			
<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 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.																		

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<b>Hospital Indemnity</b>	<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.	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:  <table border="0"> <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> Participation is optional.	Coverage Level	Rate	Individual	\$21.20	Individual + 1	\$26.86	Family	\$42.50
Coverage Level	Rate										
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<b>Flexible Spending Account Health Care (not available if enrolled in Anthem HSA plans)</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 either enroll in the Anthem PPO or decline medical coverage, the Health Care Spending Account (maximum \$3,200/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 plans)</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 enrolled in either of the Anthem HSA plans to set aside pre-tax dollars (maximum \$3,200/employee) to pay for eligible dental and vision expenses.								
<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 (866) 695-8633.								

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<b>Carebridge Employee Assistance Program</b>	<i>University</i>	Upon employment.	<p>Carebridge is there for you and your eligible family members with free confidential support, from mental health support, work-life services and emotional wellbeing &amp; behavioral change. Carebridge EAP is your 24-7 confidential resource for:</p> <ul style="list-style-type: none"> <li>• Mental Health Counseling</li> <li>• Childcare &amp; Parenting</li> <li>• Eldercare Referrals</li> <li>• Legal Concerns</li> <li>• Financial Wellness, Mindfulness &amp; Meditation</li> <li>• Life Coaching</li> <li>• Positive Behavioral Change</li> </ul> <p>For assistance, please contact Carebridge at (800) 437-0911</p>
<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>Well-Being for Life</b>	<i>University</i>	Upon employment	The Well-Being for Life platform, powered by Virgin Pulse is free and makes it easy to improve your health in ways that work for you. Find balance, get daily inspiration and experience the rewards. Earn up to \$400 per year by participating in various different activities on the platform. To join visit <a href="http://join.virginpulse.com/notredame">join.virginpulse.com/notredame</a> or download the Virgin Pulse app.
<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.*	<p>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.</p> <p>*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.</p>

PROGRAM	WHO PAYS	EFFECTIVE	DESCRIPTION						
<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>Travel/Accident Insurance</b>	<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 <a href="https://treasury.nd.edu">https://treasury.nd.edu</a> for specific guidelines pertaining to this benefit. Offered by AIG Life Insurance Company.						
<b>Incidental Days</b>	<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.						
<b>Short Term Income Replacement (STIR)</b>	<i>University</i>	Upon completion of one year of continuous employment at the University of Notre Dame.	In the event of a non-work related qualifying personal illness or injury, you will be paid a combination of your full salary and partial salary for days you are normally scheduled to work, for up to six months.  <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">Week 1</td> <td style="text-align: right;">Elimination period - Incidental or Vacation</td> </tr> <tr> <td>Week 2 through 8</td> <td style="text-align: right;">100% pay</td> </tr> <tr> <td>Week 9 through 26</td> <td style="text-align: right;">60% pay</td> </tr> </table> Program administered by Sedgwick.	Week 1	Elimination period - Incidental or Vacation	Week 2 through 8	100% pay	Week 9 through 26	60% pay
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<b>Long-Term Disability</b>	<i>University</i>	Upon completion of one year of continuous employment at the University of Notre Dame.*	<p>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.</p> <p>* The waiting period may be waived if you were enrolled in Long-Term Disability with your previous employer within the last 3 months.</p>
<b>Holidays</b>	<i>University</i>	Upon employment.	<p>Holiday pay for the following days/time not worked:</p> <ul style="list-style-type: none"> <li>• Martin Luther King, Jr. Day</li> <li>• Good Friday</li> <li>• Memorial Day</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Thanksgiving and the day after</li> <li>• Christmas Celebration</li> <li>• New Year's Day Celebration</li> </ul> <p>(Annual total of twelve to sixteen days).</p>
<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.	Six (6) weeks of 100% paid leave for the birth, adoption or foster care placement of a child.



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<b>Bereavement Leave</b>	<i>University</i>	Upon employment.	<p>Bereavement Leave is provided as follows, for days you are normally scheduled to work:</p> <ul style="list-style-type: none"> <li>• Ten paid work days &amp; flexibility for additional time off, up to one month, for immediate family including spouse, child (including step-children), or in the event of a miscarriage</li> <li>• Five paid work days for parent (including step-parents) or your spouse's parent</li> <li>• Three paid work days for you or your spouse's extended family including siblings (step-siblings included), brothers/sisters-in-law, stepchildren (including step-grandchildren), grandparents, and grandchildren</li> <li>• One paid work day for aunt, uncle, niece, nephew, cousin</li> </ul>
<b>Leave of Absence</b>	<i>Employee</i>	Defined by policy.	<p>Leave of absences may be available for the following University policies:</p> <ul style="list-style-type: none"> <li>• Family and Medical Leave (FMLA)</li> <li>• Personal</li> <li>• Military</li> </ul>
<b>Educational Benefits: Non-Notre Dame Tuition Reimbursement for Employee</b>	<i>University</i>	Upon employment.	<p>Provides reimbursement for undergraduate or graduate courses (including doctoral) up to \$5,250 per benefit (fiscal) year. Provides reimbursement for job related certification or trade training up to \$1,000 per benefit (fiscal) year.</p>
<b>Educational Benefits: Employee/Spouse at the University of Notre Dame</b>	<p><i>University/Employee</i></p> <p>Undergraduate Course: 100% University</p> <p>Graduate Course: 100% University</p>	Upon employment.	<p>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.</p>
<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	<p>A limited number of employees will be awarded scholarships each academic year based on funds available. The maximum award per semester per student is \$2,000 per semester.</p>

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<b>Educational Benefits: Children at the University of Notre Dame and Children at Saint Mary's College</b>	<i>University</i>	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 the immediate 90 days preceding your Notre Dame employment and must be documented.
<b>Educational Benefits: Children at other Colleges and Universities</b>	<i>University</i>	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 the immediate 90 days preceding your Notre Dame employment and must be documented.
<b>Adoption Benefit</b>	<i>University</i>	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.
<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>PROGRAM</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<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> 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.
<b>Automobile Discount Program</b>	<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.
<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>Cedar Grove Cemetery</b>	<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 <a href="http://cemetery.nd.edu">cemetery.nd.edu</a>

**This is a general summary of benefits. It does not replace the legal plan documents or contracts for each of the benefit plans and should not, in any way, be considered a legal contract or guarantee of coverage.**