



# Benefit Highlights

FACULTY AND ADMINISTRATIVE EXEMPT STAFF MEMBERS

JANUARY 1, 2019

The following benefits are available to regular full-time employees working on at least a 75 percent academic or fiscal year schedule. Contact Human Resources for information on those benefits applicable to temporary, part-time or other employee groups.

## BENEFIT COST

The medical, dental and vision insurance may be effective on the first day of the month coinciding with or following the employment date.

### MEDICAL PLAN

Two choices of medical coverage are available through Anthem: Blue Access Core PPO and CDHP/HSA

#### ANTHEM BLUE ACCESS CORE-PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage; \$30 office co-pay;
- Live Health Online; \$15 co-pay;
- \$750 single deductible/\$1,500 family deductible in network;
- 80% insurer coinsurance/20% employee coinsurance in network;
- Out-of-pocket maximum \$4,500 single/\$9,000 family in network;
- Four Tier Prescription Coverage: \$10/\$40/\$60 retail (30-day supply); 90-day supply for mail service available; Tier 4 \$150 30-day supply, mail order only.
- See Non-network benefit limitations—USI.edu/hr/benefits

Salary	MONTHLY	
	Under 41k	Over 41k
Single	115.96	136.42
Employee + Child(ren)	192.40	226.34
Employee + Spouse	255.42	300.50
Family	318.14	374.30

#### ANTHEM CDHP WITH HEALTH SAVINGS ACCOUNT (HSA)

Covers hospitalization, surgical, major medical and prescription drugs:

- This consumer-driven high-deductible health plan also offers wellness incentives, consumer tools and HSA contributions from USI;
- USI contributes to the HSA both seed money (\$282 Single, \$525 Family) and per-pay (\$39 Single, \$81.25 Family); Employees also may make pre-tax contributions.
- 100% preventive care coverage;
- Live Health Online-After deductible, 20% employee cost share, in network;
- \$2,700 single deductible/\$5,400 family deductible in network and non-network combined
- 80% insurer coinsurance/20% employee coinsurance, in network;
- Out-of-pocket maximum \$5,000 single/\$10,000 family, in network;
- Prescription-After deductible, 20% employee cost share, in network;
- See Non-network benefit limitations—USI.edu/hr/benefits

Salary	MONTHLY	
	Under 41k	Over 41k
Single	55.78	74.20
Employee + Child(ren)	92.58	123.14
Employee + Spouse	122.90	163.50
Family	153.08	203.62

### DENTAL PLAN

The dental plan is provided by Health Resources, Inc. The plan benefits are 100 percent for preventive and 50 percent for restorative services. Annual maximum per person is \$1,350. The dental plan also covers orthodontic procedures with a \$1,200 lifetime maximum benefit.

	MONTHLY
Single	5.22
Employee + Child(ren)	13.00
Employee + Spouse	11.00
Family	18.92

### VISION PLAN

This plan is provided by Vision Service Plan (VSP). The plan covers annual exams, prescription eyeglasses and contact lenses, frames and a one-time discount on laser vision correction services. Maximum reimbursements may apply. It also allows the participant choice of facility/provider both within and outside the network, retail and private practices included.

	MONTHLY
Single	8.08
Employee + Child(ren)	15.36
Employee + Spouse	14.14
Family	23.48

BENEFIT	COST
<p><b>GROUP LIFE &amp; ACCIDENTAL DEATH AND DISMEMBERMENT</b></p> <p>The benefit provides a policy in the amount of 1.5 times annual salary with a maximum coverage of \$100,000.</p>	No cost to employee; University pays total premium
<p><b>ADDITIONAL GROUP TERM LIFE INSURANCE</b></p> <p>This voluntary benefit is available to regular (non-temporary) full-time employees. Through payroll deduction, the employee has the option to select the desired amount of benefit in increments of \$10,000 up to a maximum of \$500,000, provided the amount does not exceed eight times basic annual salary. New hires may elect up to \$200,000 without answering medical questions. Spouse and dependent coverage is also available.</p>	Employees pay total premium
<p><b>SHORT-TERM DISABILITY</b></p> <p>This voluntary benefit is available to regular (non-temporary) full-time employees. This voluntary plan through The Standard Insurance Company provides a weekly benefit of 60% of your weekly earnings. Benefits pay for accidents and sicknesses for up to 26 weeks. Benefits may begin on the 15th calendar day.</p>	Employee pays total premium
<p><b>LONG-TERM DISABILITY</b></p> <p>This benefit is available to regular (non-temporary) full-time employees after three years of continuous employment. Subject to certain requirements, the waiting period may be waived with required documentation received within 60 days of employment. This plan provides a monthly benefit of 60% of monthly earnings. This benefit is available to temporary employees in 75% or greater appointment at the beginning of the fourth year.</p>	No cost to employee; University pays total premium
<p><b>FLEXIBLE BENEFIT PLAN</b></p> <p>The Flexible Benefit Plan allows certain expenses incurred by eligible employees to be paid with pre-tax dollars. The pre-tax dollars are not subject to Federal, State, Local or Social Security taxes. This results in an increase in spendable income.</p> <p><b>PREMIUM ONLY PLAN</b></p> <p>Employee contributions for medical, dental and vision coverage may be deducted on a pre-tax basis.</p> <p><b>FLEXIBLE SPENDING ACCOUNTS – HEALTHCARE (HCFA) AND DEPENDENT CARE (DCFA)</b></p> <p>Regular (non-temporary) employees may enroll in flexible spending accounts which allow employees to obtain reimbursement for un-reimbursed health care expenses and/or dependent care expenses. The annual maximum for HCFA is \$2,700. The annual maximum for DCFA is \$5,000.</p>	Reduces income tax liability of employee
<p><b>RETIREMENT PLAN/TIAA-CREF</b></p> <p>This benefit is available to regular (non-temporary) employees on a 50% or greater assignment after a one-year waiting period. If the employee has participated in another university-sponsored retirement plan, with employer contributions, the waiting period may be waived provided such proof is given to HR within 60 calendar days of hire. The University makes the total contribution of the equivalent of 11% of annual assignment salary. This is a 403(b) qualified plan with employer-only contributions. Employees are immediately 100% vested in these funds. This benefit is available to temporary employees in 75% or greater appointment at the beginning of the third year.</p>	No cost to employee; University makes entire contribution
<p><b>SUPPLEMENTAL RETIREMENT PLAN</b></p> <p>Eligible employees may participate at any time by contributing pre-tax dollars from their pay.</p>	Employee elects contribution amount up to established maximums
<p><b>COLLEGE CHOICE 529 INVESTMENT PLAN</b></p> <p>The University will make payroll deductions for employees enrolled in this plan. There is no waiting period for participation. This is a tax-advantaged college education savings plan with employee-only contributions on a post-tax basis.</p>	No cost to employee; University makes entire contribution
<p><b>FEE WAIVER ON CLASSES</b></p> <ul style="list-style-type: none"> <li>Staff employees receive a full waiver of tuition for undergraduate and graduate courses; a maximum benefit of six credit hours for fall and spring semesters and up to four credit hours during the summer session with a maximum of 15 hours per academic year.</li> <li>Spouses and dependents of employees receive a waiver of 75% of student tuition for undergraduate and graduate courses. A maximum of 124 semester credit hours is eligible for the fee waiver.</li> <li>Employees also may receive a waiver of fees for noncredit courses held on campus through the Outreach and Engagement Department.</li> <li>Certain lab and miscellaneous fees as outlined in the University Handbook also may be waived.</li> </ul> <p>Fee waiver applications are available online at <a href="http://USI.edu/HR/benefits/tuition/">USI.edu/HR/benefits/tuition/</a>. See University handbook—<a href="http://USI.edu/hr/policy">USI.edu/hr/policy</a>.</p>	

<p><b>RECREATION, FITNESS AND WELLNESS CENTER</b></p> <p>The Recreation, Fitness and Wellness Center, located south of the Physical Activities Center, is available at no cost to employees. Features include three courts, a fitness center area with cardiovascular equipment, selectorized machines, free weights, an elevated track, game room, lounge, climbing center and group exercise rooms. The facility offers a variety of activities including basketball, volleyball, badminton, table tennis, billiards, foosball, board games, step, spin, stability ball, kickboxing, Tai Chi, Yoga, self-defense classes and personal training. Additional information may be obtained by calling 812-461-5268.</p>
<p><b>PHYSICAL ACTIVITIES CENTER</b></p> <p>The Physical Activities Center provides periods during which the gymnasium, athletic fields and other facilities are available to employees at no cost. For additional information and schedules, call 812-464-1945.</p>
<p><b>PARKING</b></p> <p>On-campus parking is available at no cost to the employees.</p>
<p><b>VACATION</b></p> <p>Chief administrative personnel (president, vice presidents, deans and directors (including senior staff designated by the president of the University), professional librarians and fiscal faculty will accrue vacation at the rate of <b>20 working days</b> per fiscal year. Other administrative staff will accrue vacation at the rate of <b>15 working days</b> per fiscal year. Upon the completion of five years of service, other administrative staff will accrue vacation at the rate of 20 days per fiscal year. Academic year appointments are not eligible for vacation.</p>
<p><b>SICK TIME WITH PAY</b></p> <p>Faculty and Administrative Exempt Staff Members can earn up to 12 working days of sick time each fiscal year. Sick time will be available for use upon accrual. Up to 10 days per fiscal year may be used for illness of immediate family members and domestic partners.</p>
<p><b>PARENTAL LEAVE POLICY</b></p> <p>Full-time, regular (non-temporary) benefit-eligible faculty, administrators and support staff are eligible for up to 10 consecutive working days of paid parental leave per fiscal year, following the birth or adoption of a child.</p>
<p><b>HOLIDAYS WITH PAY</b></p> <p>Holidays with pay include New Year's Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day plus day following, Christmas plus two working days.</p>
<p><b>WINTER RECESS WITH PAY</b></p> <p>Designated day(s) off with pay may be provided by the University between Christmas and New Year's Day.</p>
<p><b>BEREAVEMENT LEAVE</b></p> <p>Up to three days with pay is granted to make arrangements for and/or to attend the funeral of a spouse, domestic partner, child, step-child, parent, step-parent, brother, step-brother, sister, step-sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandparent, grandchild or other member of family residing in immediate household. Up to two additional days travel time also may be granted. For other members of family—an uncle, aunt, niece, nephew, uncle-, aunt-, niece-, or nephew-in-law—a leave of absence for up to one day with pay may be allowed. Employees may be granted up to two additional days travel time.</p>
<p><b>LEAVES OF ABSENCE/MILITARY LEAVE</b></p> <p>Leaves of absence with or without pay may be granted for medical reasons, family medical reasons or personal reasons. The University is compliant with USERRA law for military active duty and provides pay up to 15 days per fiscal year for annual reserve training.</p>
<p><b>ELECTION DAY</b></p> <p>Reasonable time off to vote without loss of pay will be allowed if the employee's work schedule is in conflict with voting hours.</p>
<p><b>JURY DUTY OR WITNESS IN COURT</b></p> <p>Time off with pay with required documentation.</p>
<p><b>SOCIAL SECURITY</b></p> <p>Social Security is administered by the federal government through the Social Security Administration and provides old age, survivor, disability and retirement benefits. The cost is shared by the University and the employee.</p>
<p><b>WORKER'S COMPENSATION</b></p> <p>Benefits are dependent upon circumstances. Work-related injuries and illnesses must be reported immediately to the employee's supervisor. The University pays total premium.</p>
<p><b>EDUCATOR'S LEGAL LIABILITY INSURANCE</b></p> <p>\$2,000,000 per occurrence. Arranged between employee and University.</p>
<p><b>PAYDAY</b></p> <p>Faculty and administrative Exempt Staff Members are paid on the last working day of each month. Wages are directly deposited at the financial institution of the employee's choice.</p>



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JANUARY 1, 2019

## EMPLOYEE ASSISTANCE PROGRAM

For regular employees on a 50% or greater assignment, the University offers an Employee Assistance Program through Deaconess CONCERN to aid employees and members of their household with personal problems. The program offers assessment, short-term counseling and referrals. All services are completely confidential. Work-Life services are provided, which include Web Services, Legal Assist, Financial Assist, Consultation and Resources.

## CHILDREN'S LEARNING CENTER

The Center is available for your children while you are at work. For fee and enrollment information, visit the Center's website at [USI.edu/childcenter/fees.asp](http://USI.edu/childcenter/fees.asp) or contact the Children's Learning Center at 812-464-1869.

## UNIVERSITY HEALTH CENTER

The USI University Health Center, located in the lower level of the Health Professions Center, is a full-service clinic offering medical services and health-related information to employees. For additional information or to schedule an appointment, call 812-465-1250.

## DENTAL HYGIENE CLINIC

This facility is located on the main level of the Health Professions Center. Employees may take advantage of the discounted prices for the following services performed by the dental hygiene students: adult and child hygiene treatments, full mouth series of x-rays, bitewing x-rays and sealants. For additional information or to schedule an appointment, call 812-464-1706.

## ATHLETIC TICKETS

Season tickets for athletic events are available. Contact the Athletic Office for schedules and rates at 812-465-7165.

## THEATRE

Season tickets for University theatre productions are available. Contact the Theatre Office for additional information at 812-465-1668.

## PUBLIC SAFETY

University Public Safety staff members are available for assistance at 812-464-1845 and can be reached promptly in case of emergency on campus at 812-492-7777. Public Safety staff members are first responders in emergency situations.

## EAGLE ACCESS CARD

The employee photo identification card is issued upon employment. The Eagle Access card is needed to borrow books from Rice Library, for admission to the Physical Activities Center and the University Fitness, Recreation and Wellness Center and for other services and special University events.

For more information about benefits and payroll call

**Benefits:** 812-464-1781, 812-461-5466, or 812-464-1790

**Payroll:** 812-465-1287 or 812-464-1988

or visit the Human Resources Department website at [USI.edu/hr](http://USI.edu/hr).

Visit myUSI under Self Service to keep up with your payroll, benefits and vacation balance.

**NOTE:** Information in this document is subject to change. Statements contained herein are intended to be used only as an aid in understanding USI's employee benefit program for Faculty and Administrative Exempt Staff members. In case of conflict, the applicable plan document or insurance contract shall prevail.