

COLLEGE OF SAINT MARY FRINGE BENEFITS SUMMARY

HEALTH AND DENTAL:

Medical and Dental coverage is provided by Blue Cross/Blue Shield of Nebraska through the Educators Health Alliance. The University makes a contribution equal to one-half of the cost of the PPO \$350 Deductible Plan premium or High Deductible Health Plan (HDHP) combined with a Health Savings Account (HSA) Premium for single, EE & Children, EE & Spouse or family coverage for medical and dental. At a minimum single Dental coverage must be obtained if Medical coverage is selected. Dental coverage may be selected as a stand-alone coverage. Insurance is effective the first of the month following date of hire. **Employees have 30 days to sign up for coverage. There is no open enrollment for our plan therefore, if you do not sign up at hire you can only sign up if you have a qualifying reason.** Monthly costs to employees are as follows, effective September 1, 2013, through August 31, 2014:

	PPO \$500 Deductible Plan	or	High Deductible Health Plan (HDHP) combined with a Health Savings Account (HSA)	PPO Dental Plan
TIER 1- SINGLE	\$271.47		\$217.18	\$12.14
TIER 2 - EE & CHILDREN	\$502.23		\$401.79	\$22.45
TIER 3 - EE & SPOUSE	\$570.09		\$456.08	\$25.49
TIER 4 - FAMILY	\$765.49		\$612.39	\$34.24

LIFE AND DISABILITY:

Life and disability coverages are part of a complete package. Life benefits are twice an employee's annual base salary and disability benefits are based on 60% of an employee's annual base salary. Monthly premiums for employees for life insurance are based on a cost of \$.16 per \$1,000 of benefit. The cost for short-term disability is \$.47 per \$10 of weekly benefit and long-term disability is \$.17 per \$100 of monthly covered payroll. Dependent life insurance is provided at a cost of \$1.18 per month. The University matches these costs. **Employees have 30 days to sign up for coverage. There is no open enrollment for our plan therefore, if you do not sign up at hire you can only sign up if you have a qualifying reason or if you fill out a statement of health. A completed statement of health does not automatically guarantee coverage.**

SUPPLEMENTAL LIFE AND AD&D:

This is a voluntary benefit; therefore employees participating in the plan will pay 100% of the premiums.

- Life and AD&D: You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000. The maximum amount you can purchase cannot be more than 5 times your annual Earnings or \$500,000. If you elect an amount that exceeds the guaranteed issue amount of \$100,000, you will need to provide evidence of good health that is satisfactory to The Hartford before the excess can become effective. Life Insurance must be elected in order to elect supplemental AD&D.

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	0.05	0.06	0.08	0.09	0.013	0.21	0.33	0.52	0.68	1.27	2.06	3.47

- Spouse Life: If you purchase Supplemental Life and AD&D Insurance, you can purchase Spouse Supplemental Life Insurance in increments of \$5,000. The maximum amount you can purchase cannot be more than the lesser of \$100,000 or 50% of your Employee Voluntary/Supplemental Life Insurance

coverage. If you elect an amount that exceeds the guaranteed issue amount of \$30,000, your Spouse will need to provide evidence of good health that is satisfactory to The Hartford before the excess can become effective.

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	0.05	0.06	0.08	0.09	0.013	0.21	0.33	0.52	0.68	1.27	2.06	3.47

- Children Life: If you purchase Supplemental Life and AD&D Insurance, you can purchase Child(ren) Supplemental Life Insurance for your Dependent Child(ren) between the ages of 15 days and 19 years (25 years if a full time student), in increments of \$2,000. The maximum amount you can purchase cannot be more than \$10,000. Child(ren) between the ages of 15 days and 6 months are limited to coverage in the amount of \$500. Rate for all children in \$.1.

Employees have 30 days to sign up for coverage. There is no open enrollment for our plan therefore, if you do not sign up at hire you can only sign up if you have a qualifying reason or if you fill out a statement of health. A completed statement of health does not automatically guarantee coverage.

VOLUNTARY VISION:

This is a voluntary benefit; therefore employees participating in the plan will pay 100% of the premiums.

Vision Plan offers:

- \$20 copay for routine exams
- Eyeglass Frames – 0% copay and \$130 allowance with 20% off of the balance over \$130 (Every two years)
- Eyeglass Lenses – a variety of discounts, dependent on the lens options chosen
- Contact Lenses – 0% copay and \$130 allowance

Premiums per month:

Employee Only\$6.80
Employee + One Dependent\$10.87
Employee + Children.....\$11.10
Employee + Family\$17.89

RETIREMENT PLAN - 403(B)

The University has a contributory tax sheltered annuity 403 (b) retirement program for its employees. Faculty must be under a 50% contract and staff must work at least twenty hours per week to qualify. Prior to one year of service, employees may establish a program. After one year of service, the University will match up to 5% of wages contributed by the employee. All contributions employees make to the plan are on a pre-tax basis. pretax basis (from federal and state withholding). Retirement carrier offered: TIAA-CREF

FLEXIBLE SPENDING AND DEPENDENT CARE ACCOUNTS:

CSM-CHOICE is a Section 125 plan with three components. The first is the pretax treatment of your group insurance premiums. This component is automatic. You do not need to sign up for this benefit. However, if you wish NOT to have your group premiums on a pretax basis, you must sign a waiver form. The remaining two components are reimbursement accounts; medical and dependent care. You may set aside money each month on a pretax basis to pay for out-of-pocket medical and/or dependent care expenses. Contributions to the reimbursement accounts are not taxed under Social Security, federal or state withholding.

HOLIDAYS:

The following days will be observed as seven (7) paid holidays for full-time employees: Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, Friday after Thanksgiving, and a Floating Holiday (must be employed January 1 to use the floating holiday in that Calendar Year).

Additional holidays include December 24th through January 1st of each year.

Employees receive pay for holidays and gift-holidays provided they have not been absent without pay the workday before and/or the workday after the holiday.

VACATIONS:

Full-time employees will be eligible to receive vacations with pay in accordance with the following provisions:

- Ten working days for zero through 2 years of continuous service.
- Thereafter, one day will be added each year so that fifteen days have been earned after seven years of employment, and twenty days (the maximum) after twelve years of employment.
- Vacation leave accrues on a monthly basis from the date of hire at a rate of 1/12th of the yearly vacation being earned. Zero through 2 years accrues at a rate of 6.67 per month.

SICK LEAVE:

The health of employees is important not only to the individual, and to the University. The paid sick leave plan is designed to assist the full-time employee who is unable to work because of personal non-occupational illness or injury. Sick leave is accrued at the rate of one day per month (8 hours), beginning from the date of hire. The maximum number of days that may be accrued is thirty.

EMPLOYEE DISCOUNT OFFERED FOR SPELLMAN CHILD DEVELOPMENT CENTER

Child Saving Institute, (CSI) the management provider for CSM's Spellman Child Development Center, is now offering a 25% discount for up to fifteen children of CSM employees. This discount will be provided on a first come, first served basis, given space is available in an employee's child's age group. CSI's Early Childhood Education (ECE) program at Spellman provides nurturing care in a state-of-the-art facility that is safe, conducive to learning and respectful of each child's individuality. CSI's ECE curriculum implements the latest research on brain development and attachment, which indicates that children's brains are wired to learn through exploring the world around them, and it is their job as educators to provide an optimal environment of individualized, responsive and stimulating experiences. CSI's program utilizes an evidence-based assessment to ensure academic and developmental growth, ensuring children who leave the program are ready for kindergarten.

You can find more information at <http://www.childsaving.org/index.php?id=1628>. Applications can be picked up at Spellman, and will require a signature from Sarah Marie Livingston, CSM Director of Human Resources, to verify employee status. Call 402/390-2028 for a tour!

TUITION REMISSION AT CSM FOR DEPENDENT CHILDREN OF EMPLOYEES:

After six-months of continuous full-time employment, a full-time employee may apply for 100% tuition remission for his or her unmarried, dependent children who are 22 years of age or younger (on the date of validation for the semester) to attend courses offered by CSM. For this purpose, the term "dependent" shall mean eligible to be claimed as a dependent of the employee for federal income tax purposes. Tuition remission may be awarded for up to 42 credit hours per dependent per academic year (August through July). Permission to take over 18 hours in a semester must be obtained from the Vice President of Academic Affairs.

TUITION EXCHANGE PROGRAM:

College of Saint Mary is a member of two tuition exchange programs for dependent children of eligible employees: CIC-Tuition Exchange and Catholic Colleges Cooperative Tuition Exchange. CSM employees can arrange to have tuition remission for their eligible children at another member college. Contact the Vice President for Enrollment Services for more information, including the list of current member colleges and policy requirements.

TUITION REIMBURSEMENT FOR EMPLOYEES

Employees seeking a first bachelor's degree: After six months of continuous full-time employment, a full-time employee, may apply for tuition reimbursement for up to 18 credit hours per academic year (up to 6 credit hours per semester) if a degree-seeking student in an undergraduate program at any institution accredited by the North Central Association of Colleges and Schools. After one year of continuous part-time employment a part-time employee, may apply for tuition reimbursement for up to 9 credit hours per academic year (up to 3 credit hours per semester) if a degree-seeking student in an undergraduate program at any institution accredited by the North Central Association of Colleges and Schools.

Employees not seeking a first bachelor's degree: After one year of continuous service any employee may apply for a maximum of 6 credit hours per academic year of undergraduate classes at any institution accredited

by the North Central Association of Colleges and Schools.

EMPLOYEES SEEKING POST-GRADUATE DEGREE:

After one year of continuous service, any full-time employee may apply for a maximum of three credit hours per academic term of post-graduate classes. If the degree the employee is entering is not in relationship to the employee's current position at the University, the benefit will be taxable. The courses must be offered by the University and located on one of the College of Saint Mary's campuses.

WORK DAY WELLNESS TIME

Staff will be allowed up to 45 minutes per work day up to twice a week for wellness time, upon approval of their supervisor. Supervisors may request that the staff member have the wellness time certified by another employee.

Work day wellness time can encompass all aspects of wellness including physical, intellectual and spiritual. Work day wellness time must be done on campus. Some examples of on-campus wellness: walking the trail, spend time reflecting in the chapel, take a class at the fitness center or auditing a course.

LIED FITNESS CENTER

Staff members may utilize the Lied Fitness Center free of charge. Family memberships are available at an additional cost.

EMPLOYEE ASSISTANCE PROGRAM

Alegent Creighton Health Employee Assistance Program (EAP) provides a variety of services as part of your employee benefits. We will assist you and your dependents in addressing and resolving personal and professional concerns. Under your plan, EAP sessions are completely free.

The Alegent Creighton Health Employee Assistance office is located on the campus of Bergan Mercy Medical Center, 7710 Mercy Road, BERGAN TWO Professional Center, in Omaha, Nebraska.

For those who live in the Omaha / Council Bluffs metropolitan area, there are other sites available if the Bergan Mercy Medical Center location is difficult for you to access. For more information or to arrange a confidential appointment with one of our counselors, please call us at (402) 398-5566 or 1-888-847-4975.