

COLLEGE OF SAINT MARY
BENEFITS SUMMARY
For Benefit Eligible Employees (30+ Hours per week)
September 1, 2026 – August 31, 2027

MEDICAL AND DENTAL:

Medical and Dental coverage is offered to employees that work 30 hours or more per week. Medical and Dental coverage is provided by Blue Cross Blue Shield of Nebraska through the Educators Health Alliance. The University contributes sixty percent (60%) of the cost of the medical and dental insurance premiums. At a minimum, Employee Only Dental coverage must be obtained if medical coverage is selected. Dental coverage may be selected as stand-alone coverage. Insurance is effective on the first of the month following the date of hire. **Employees have 30 days to sign up for coverage.** Monthly costs to employees are as follows, effective September 1, 2026, through August 31, 2027:

	\$1200/0 PPO	\$3800/2500 HDHP	\$4000 HDHP	Dental
Employee Only	\$364.64	\$312.96	\$278.19	\$13.12
EE + Child(ren)	\$674.56	\$578.98	\$514.67	\$24.25
EE + Spouse	\$765.71	\$657.22	\$584.21	\$27.52
EE + Family	\$1028.15	\$882.48	\$784.44	\$36.98

BASIC LIFE AND DISABILITY:

Life and Disability package consists of life insurance, accidental death and dismemberment (AD&D), and short-term/long term disability. This package is offered to employees that work 30 hours or more per week. Life/AD&D 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 are based on your annual salary – and the University pays 50% of the premium. **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. This benefit is offered to employees that work 30 hours or more per week.

- **Life and AD&D:** You can purchase Supplemental Life and AD&D Insurance in increments of \$10,000. The maximum amount you can purchase is \$100,000. Life Insurance must be elected 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	0.13	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, up to the guaranteed issue amount of \$30,000.

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	0.13	0.21	0.33	0.52	0.68	1.27	2.06	3.47

- **Child(ren) 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 per child is \$1.00

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.

VISION:

This is a voluntary benefit; therefore, employees participating in the plan will pay 100% of the premiums. This benefit is offered to employees that work 30 hours or more per week. Vision Plan offers:

- \$20 copay for routine exams
- Eyeglass Frames – 0% copay and \$130 allowance with 20% off 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	\$7.91
Employee + One Dependent	\$12.66
Employee + Children.....	\$12.92
Employee + Family	\$20.84

RETIREMENT PLAN - 403(B)

This benefit is offered to employees that work 20 hours or more per week. 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**.

FLEXIBLE SPENDING HEALTHCARE AND DEPENDENT CARE ACCOUNTS:

This benefit is offered to employees that work 30 hours or more per week. The account 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. The remaining two components are reimbursement accounts: healthcare 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. FSA carrier offered: **ASI**.

- **Healthcare FSA** contribution limit for the 2026-27 plan year is \$3,400.00. Carryover up to \$680.00 of unused contributions into the following plan year.
- **Dependent Care FSA** contribution limit for 2026-27 plan year is \$7,500.00.

HEALTH SAVINGS ACCOUNT (HSA):

A Health Savings Account (HSA) is a bank account that allows you to accumulate funds pretax to pay for qualified health care expenses. HSA carrier offered: **ASI**.

- You must be covered by a qualified high-deductible health plan as defined in IRS guidelines.
- Your contribution limit is determined by your HDHP plan coverage level.
- Limits for 2026 are \$4,400.00 for self-only coverage and \$8,750.00 for Family coverage.
- No carryover limit, all funds carryover from one year to the next.

HOLIDAYS (Staff Only):

The following days will be observed as eleven (11) paid holidays for full-time employees: New Year's Day, Martin Luther King Jr. Day, Good Friday, Monday after Easter, Memorial Day, Independence Day, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Eve, and a floating holiday (must be employed January 1 to use the floating holiday in that calendar year). The floating holiday must be used as a full day and cannot be carried over to the next year. If one of these holidays falls on Saturday, the holiday will be observed on Friday; if the holiday falls on Sunday, it will be observed on Monday.

In addition, the College is closed, and employees are paid for the weekdays, from December 25-31.

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

This benefit is offered to employees working 20 hours or more. To receive holiday pay, the holiday must fall on a day that the employee is working.

VACATIONS (Staff Only):

Employees working 20 hours or more 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 per year) after twelve years of employment.
- Vacation leave accrues monthly from the date of hire at a rate of 1/12th of the yearly vacation being earned.
- The amount of vacation accrued is pro-rated according to hours worked. Employees working 40 hours per week will accrue at a rate of 6.67 per month for the first two years.
- The maximum amount of vacation that can be accrued at any point of employment is 240 hours.

SICK TIME:

The University provides sick time for all employees regularly working 20 hours or more per week (eligible employees). Sick time begins accruing from the first month an individual begins employment. Each month, sick time is accrued at the rate of 8 hours per month for employees working 40 hours per week. For non-exempt employees working 20-39 hours per week, sick time hours are accrued at the greater of one (1) hour of paid sick time for every thirty (30) hours worked or 4 hours per month.

Sick time will accrue up to a maximum of ninety-six (96) hours per calendar year and may be carried over from year to year.

EMPLOYEE DISCOUNT OFFERED FOR SPELLMAN CHILD DEVELOPMENT CENTER

The Child Saving Institute, (CSI) the management provider for CSM's Spellman Child Development Center, offers a 25% discount for up to ten children of full-time (at least 30 hours a week) 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.

For more information, contact Spellman Child Development Center at 402-390-2028.

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 24 years of age or younger (on the date that school starts) 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 Human Resources 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 Higher Learning Commission. 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 Higher Learning Commission.

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 Higher Learning Commission.

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.

WORKDAY WELLNESS TIME

Staff will be allowed up to 45 minutes per workday 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.

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

LIED FITNESS CENTER

Employees may utilize the Lied Fitness Center free of charge.

EMPLOYEE ASSISTANCE PROGRAM

CHI 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 CHI Health Employee Assistance office is located on the campus of CHI Health Midlands, Medical Bldg. One, Ste 3841 in Omaha, Nebraska.

For more information or to arrange a confidential appointment with one of our counselors, please call (402) 398-5566 or 1-888-847-4975.