

CHATHAM UNIVERSITY
SUMMARY OF EMPLOYEE BENEFITS

This benefits summary is not intended to be a full description of the University's fringe benefit program. It is designed to provide the new employee with a brief description of the benefits. A full description of the employee benefit program is outlined in the University's *Employee Manual* and *Faculty Manual*.

Holidays - All full-time staff will be paid for nine (9) holidays observed by the University.

Sick Leave

Full-time staff are eligible for sick days after successfully completing the 180-day introduction period. Full-time staff accrue sick leave at the rate of one-half (½) day per month during their first year of employment with the University, and one (1) day per month for each year after the first year.

*Employees may accumulate up to 66 sick days.

Vacation

Full-time staff are eligible for vacation after successfully completing the 180-day introduction period. Days are accrued according to the following schedule:

0 – 3-year employee anniversary = 15 days (1.25 days per month)

Starting on employee's 3-year anniversary = 20 days (1.67 days per month)

Vacation days accrued during the University fiscal year (July-June) must be taken by December 31st.

Health/Medical Insurance: UPMC Health Plan

Full-time employees contribute to the monthly health care premium based upon the chosen level of coverage. Please see the schedule below to determine your appropriate monthly contribution:

EMPLOYEE CONTRIBUTION

	<u>PPO Plan</u>	<u>PPO Plan</u> Less than \$45k	<u>EPO Plan</u>	<u>EPO Plan</u> Less than \$45k
Individual	\$ 44.50	\$ 44.50	\$ 43.40	\$ 43.40
Employee/Spouse	\$340.74	\$227.16	\$332.32	\$221.55
Employee/Child(ren)	\$303.07	\$202.04	\$295.59	\$197.04
Family	\$356.75	\$237.81	\$347.85	\$231.89

If your spouse is eligible to obtain medical insurance through another employer or source, and you elect to enroll them in the Chatham plan, there is a surcharge of \$100/month (salary over \$52,000) or \$25/month (salary under \$52,000) that you will pay in addition to the premium above.

Dental Insurance: Lincoln Dental

EMPLOYEE CONTRIBUTION

	<u>Option I</u>	<u>Option II</u>
Individual	\$ 28.00	\$ 16.99
Family	\$ 89.27	\$ 49.75

Vision Insurance: Vision Benefits of America

EMPLOYEE CONTRIBUTION

Individual	\$ 6.47
Individual + 1	\$11.32
Individual + Family	\$17.20

Section 125 Premium Conversion and Flexible Spending Accounts

Full-time employees may elect to set up health, dental and vision insurance premiums on a pre-tax basis, which is a tax savings. In addition, Flexible Spending Account (FSA) reduces taxes by allowing the employee to pay for certain health care (medical, dental, and vision) and dependent care (daycare) expenses on a pre-tax basis. At the time of enrollment, you determine the amount you wish to contribute to each account. Your contributions will be deducted from your paycheck evenly throughout the year.

UPMC EAP Life Solutions

Full-time employees, spouses, and dependents will receive up to five counseling sessions and other consultation services free of charge and totally confidential.

Tuition Remission

Tuition remission applies to employees, dependents, and spouses who take classes at Chatham University at no cost. The tuition remission benefits are as follows:

<u>Undergraduate Programs</u>	<u>Waiting Period</u>
Full-time Employees	180 day introductory period
Dependents/Spouses	One year of service

Graduate Tuition remission is for full-time employees only (it does not include dependents and spouses) after completing the 180-day introductory period and does not include the health science programs which are full-time. Employees hired after January 1, 2008 must remain with the University after graduation for two years or repay the entire tuition expense.

Tuition Exchange Program

The Tuition Exchange Program is an opportunity for full-time employees' dependents to apply for scholarships to colleges and universities in membership with Chatham University through the Tuition Exchange Program. Full-time employees must have two years of service to participate in this program.

Chatham University participates in two tuition exchange programs:

1. Tuition Exchange Program, Inc.
2. CIC (Council of Independent Colleges) Tuition Program

PLEASE NOTE: Tuition exchange programs are an opportunity to apply for scholarships at participating institutions. There is no guarantee that all who apply will receive this scholarship. The institution to which you are applying makes the final decision. Please refer to the *Employee Manual* for complete details.

Long-Term Disability

Full-time employees are automatically enrolled in the Long-Term Disability program, which is paid by the University. The amount of coverage is 60% of the employee's salary after a 90-day waiting period as well as continued contributions to the employee's retirement plan.

Life Insurance

Full-time employees are automatically enrolled in the Group Life Insurance program, which is paid by the University. The amount of life insurance for each employee is two (2) times his/her annual salary.

Voluntary Life Insurance

Full-time employees can elect to obtain additional life insurance beyond that which is provided by the University. The amount of additional life insurance is paid entirely by the employee and is determined by the employee's age and coverage amount. Enrollment within the 30-day eligibility date requires no medical certification; enrollment after 30 days from being eligible requires completion of a medical questionnaire and approval by the insurance company.

Retirement Plans

The University participates in the retirement annuity plans provided by TIAA and Fidelity Investments. All full-time staff and faculty are required to be enrolled at the minimum contribution level of 2% after completing one (1) year of service with the University without a break in service and attaining the age of twenty-one (21). The one-year waiting period is waived if the new employee has an existing 403(b) plan from an institution of higher education or non-profit agency. Effective January 1, 2014, employees hired after this date are vested in the match plan after completing three years of employment.

The match plan contributions are as follows:

<u>Employee</u>	<u>University</u>
2%	5%
3%	8%
4%	9%
5%	10%

Supplemental Retirement Plan (SRA)

The Supplemental Retirement Plan (SRA) is an employee-only pre-tax contribution plan through TIAA and Fidelity Investments. The University does not contribute to this plan. This is available to all employees on the first day of employment.