

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

BENEFIT	COST	
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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	BIWEEKLY	
	Under 41k	Over 41k
Single	58.85	69.24
Employee + Spouse	129.63	152.51
Employee + Child(ren)	97.65	114.87
Family	161.46	189.96

ANTHEM HIGH DEDUCTIBLE 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, \$564 Family) and per-pay (\$18 Single, \$39 Family); Employees also may make pre-tax contributions.
- 100% preventive care coverage;
- Live Health Online-After deductible, 20% employee cost share, in network;
- \$2,800 single deductible/\$5,600 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	BIWEEKLY	
	Under 41k	Over 41k
Single	28.31	37.66
Employee + Spouse	62.37	82.98
Employee + Child(ren)	46.99	62.50
Family	77.69	103.34

DENTAL PLAN

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

	BIWEEKLY	
Single		2.61
Employee + Spouse		5.50
Employee + Child(ren)		6.50
Family		9.46

VISION PLAN

This plan is provided by Anthem Blue View. 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.

	BIWEEKLY	
Single		2.95
Employee + Spouse		5.88
Employee + Child(ren)		6.18
Family		8.58

BENEFIT	COST
<p>GROUP LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT</p> <p>The benefit provides a policy in the amount of 1.5 times annual salary with a maximum coverage of \$100,000.</p>	<p>No cost to employee; University pays total premium</p>
<p>ADDITIONAL GROUP TERM LIFE INSURANCE</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>	<p>Employees pay total premium</p>
<p>SHORT-TERM DISABILITY</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 if enrolled upon eligibility.</p>	<p>Employee pays total premium</p>
<p>LONG-TERM DISABILITY</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.</p>	<p>No cost to employee; University pays total premium</p>
<p>FLEXIBLE SPENDING ACCOUNTS – HEALTHCARE (HCFSA) AND DEPENDENT CARE (DCFSA)</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 HCFSA is \$2,750. The annual maximum for DCFSA is \$5,000.</p>	<p>No cost to employee; University pays total premium</p>
<p>VOLUNTARY HOSPITAL INDEMNITY COVERAGE</p> <p>This voluntary benefit is available to regular (non-temporary) full-time employees. Hospital Indemnity coverage, available through Aflac, pays a benefit when an employee or their covered dependents are admitted to the hospital for a covered stay. This coverage can complement the health insurance to help pay for the costs associated with a hospital stay. It can also provide funds which can be used to help pay the out-of-pocket expenses the medical plan may not cover, such as coinsurance, copays and deductibles.</p>	<p>Employee pays total premium</p>
<p>VOLUNTARY ACCIDENT COVERAGE</p> <p>This voluntary benefit is available to regular (non-temporary) full-time employees. Accident coverage, available through Aflac, applies to non-work-related accidents only. If an employee elects to purchase accident coverage, this plan pays a tax-free benefit directly to the employee to help offset unexpected expenses associated with an accident (off the job only) for the employee or a covered family member.</p>	<p>Employee pays total premium</p>
<p>VOLUNTARY CRITICAL ILLNESS</p> <p>This voluntary benefit is available to regular (non-temporary) full-time employees. A critical illness plan, available through Aflac, pays a lump sum directly to the member for many conditions. Employees may also cover their spouse and dependent children. If an employee elects coverage for themselves, their dependent child will also receive coverage equal to 50% of that amount.</p>	<p>Employee pays total premium</p>
<p>RETIREMENT PLAN/TIAA</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 7% of annual salary. This is a 403(b) qualified plan with employer-only contributions. Employees are immediately 100% vested in these funds. Certain rehires may be eligible for participation in the state sponsored retirement plan.</p>	<p>No cost to employee; University pays total premium</p>
<p>SUPPLEMENTAL RETIREMENT PLAN</p> <p>Eligible employees may participate at any time by contributing pre-tax dollars from their pay into a TIAA 403b (pre or post tax) or 457b (pre-tax) plan.</p>	<p>Employee makes entire contribution</p>
<p>COLLEGE CHOICE 529 INVESTMENT PLAN</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>	<p>Employee makes entire contribution</p>

FEE WAIVER ON CLASSES

- 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.
- 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.
- Employees also may receive a waiver of fees for noncredit courses held on campus through the Outreach and Engagement Department. See University handbook—USI.edu/hr/policy.

RECREATION, FITNESS AND WELLNESS CENTER

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.

PHYSICAL ACTIVITIES CENTER

The Physical Activities Center provides periods during which the gymnasium, athletic fields and other facilities are available to employees at no cost.

PARKING

On-campus parking is available at no cost to the employees.

VACATION

Vacation is accrued based on hours in active pay status. Vacation time will be available for use upon accrual. The maximum accrual at any time is twice the annual allowance. Based on a full-time schedule, hours accrue as follows:

VACATION EARNED DURING	DAYS PER YEAR	HOURS PER PAY PERIOD
0 – 3 years	10	2.88
4 – 6 years	12	3.46
7 – 10 years	15	4.32
11 or more years	20	5.77

SICK TIME WITH PAY

Sick time is accrued at the rate of 12 days per fiscal year based on hours in active pay status each pay period. Sick time will be available for use upon accrual. Up to 20 days per fiscal year may be used for illness of immediate family members and domestic partners.

PARENTAL LEAVE POLICY

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.

HOLIDAYS WITH PAY

Holidays with pay include New Year’s Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day plus the day proceeding and following, Christmas Eve, Christmas day plus two working days.

WINTER RECESS WITH PAY

Designated day(s) off with pay may be provided by the University between Christmas and New Year’s Day.

BEREAVEMENT LEAVE

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, grandparent-, 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.

LEAVES OF ABSENCE/MILITARY LEAVE

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.

ELECTION DAY

Reasonable time off to vote without loss of pay will be allowed if the employee’s work schedule is in conflict with voting hours.

JURY DUTY OR WITNESS IN COURT

Time off with pay with required documentation.

SOCIAL SECURITY

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.

WORKER'S COMPENSATION

Benefits are dependent upon circumstances. Work-related injuries and illnesses must be reported immediately to the employee's supervisor. The University pays total premium.

PAYDAY

Support staff members are paid biweekly on Fridays. Wages are directly deposited at the financial institution of the employees' choice.

EMPLOYEE ASSISTANCE PROGRAM

For regular employees on a 50% or greater assignment, the University offers an Employee Assistance Program 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.

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.

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.

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 812-465-1635.

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

Payroll: 812-465-1287, 812-465-7045, 812-465-7195 or 812-464-1988

or visit the Human Resources Department website at 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 Support Staff members. In case of conflict, the applicable plan document or insurance contract shall prevail.