

# Overview of Benefits for Adjunct Faculty at DePaul University

DePaul University Office of Human Resources

Updated 9/22/2025



# Today's Agenda

- Health and Welfare Plans
- Time Off Benefits
- 403(b) Retirement Plan
- Work/Life Benefits
- Next Steps
- Questions/Contact Information



Benefits that provide wellness and security

# HEALTH & WELFARE PLANS



# Health & Welfare Plan Eligibility

Coverage for health & welfare plans.

- Initial Eligibility is based on the hours of service credited during the 12 months of employment.
  - Eligibility for health & welfare will not be reviewed until the next ongoing eligibility after 12 months.
- or
- Ongoing Eligibility is based on the number of hours you worked the prior year (measured as October 3 – October 2).
  - Coverage for health & welfare plans is from 1/1 – 12/31.

To be eligible, you must be credited with at least 1,000 hours of service during that time (or average 83.33 hours per month).

- Adjunct faculty are credited with 165 hours of service for each 4-credit course taught (240 hours for College of Law)
- Human Resources will notify you in mid-October if you meet the eligibility requirements to enroll.

Adjunct Faculty may participate in the following benefits if they have been deemed benefits-eligible.



# Health & Welfare Plans

## Medical Plan (through Blue Cross Blue Shield)

- Consumer Driven Health Plan (CDHP)
  - Comes with a Health Savings Account (HSA).
  - DePaul provides annual contribution (pro-rated) to the HSA.
    - **Requires enrollment in HSA** with employee contribution of at least \$0.
- Prescription Drug Coverage is included in the CDHP.
- Blue Access for Members (BAM)
  - Online tool that helps you navigate your plans and claims.



# Health & Welfare Plans

## Blue Cross Blue Shield Dental Plan

- PPO Network
- Preventive Services 100%
- X-Rays 100%
- Primary Services 80%
- Major Services 50%
- Orthodontics 50%

## VSP Vision Plan

- In-Network – \$10 Co-Payment
- \$150 Allowance every calendar year
- EasyOption – gives members \$75 frame/contact allowance or other options



# Health & Welfare Plans

## Spending Accounts

### ➤ Health Savings Account (HSA)

- Must be enrolled in CDHP.
- For medical, dental and vision expenses.
- DePaul makes annual contribution.
- Unused amounts rollover and can be taken with you.

### ➤ Flexible Spending Account (FSA)

- Limited Purpose
  - Must be enrolled in CDHP.
  - **For dental and vision expenses only.**
  - Unused amounts are forfeited at the end of the year.
- Dependent Care
  - Can set aside pre-tax dollars for child/elder care.



# Health & Welfare Plans

	HSA	FSA
You can spend the money on qualified medical, dental and vision expenses.	Yes	Yes*
DePaul makes a contribution to your account every year	Yes	
Contribution amounts can be changed mid-year	Yes	
Elections can only be made during open enrollment		Yes
100% of your unused funds carry over year-to-year	Yes	
You can invest the money for potential tax-free growth	Yes	
Your contributions are pre-tax	Yes	Yes
Your account belongs to you, not DePaul	Yes	
You can contribute more if enrolled in family vs. single coverage	Yes	
100% of your elected amount is available on day one		Yes
You must be enrolled in the CDHP medical plan	Yes	
You can use the funds for qualified medical expenses in retirement	Yes	

\* For the FSA, you can only use qualified dental and vision expenses.





# Health & Welfare Plans

## Life Insurance

- Basic Life
  - Provides 1.5x base salary up to \$300,000.
- Voluntary Life Plans
  - Supplemental Life (up to 5x your compensation)
  - Accidental Death & Dismemberment (up to 5x your compensation)
  - Dependent Life
- Assign your beneficiaries at [enroll.thehartfordatwork.com](https://enroll.thehartfordatwork.com)
  - Please follow the first-time login instructions found on our Benefits website: [hr.depaul.edu](https://hr.depaul.edu).
  - Issues logging in? Please contact The Hartford.\*

\* (855) 396-7655 (Mon- Fri from 8 am – 8 pm EST)



# Well onTarget Wellness Program

- Offered to all employees and dependents that are enrolled in the CDHP plan.
- Redeem points for digital gift cards.
  - Points earned roll over at year-end (they never expire!)
- To access:
  - Use your Blue Access for Members (BAM) account:
    - Log in to BAM at [bcbsil.com/member](http://bcbsil.com/member).
    - Once you are in BAM, click on the Wellness tab. Then click on Visit Well onTarget.



# Eligibility

You may enroll in health & welfare benefits coverage for yourself, and your eligible dependents as shown below:

Eligible Classifications	Medical Plans	Dental Plan	Vision Plan	Basic Life, LTD & STD	Supplemental Life/AD&D	Dependent Life
Self	X	X	X	X	X	
Spouse*	X	X	X			X
Second Domiciled Adult(SDA)*	X	X	X			
Children	X	X	X			X
Children of SDA	X	X	X			

\* You may cover a spouse or SDA, but not both. SDA may only be one person.



Alex is an easy-to-use online tool that will help find the best benefit plans for you and your family.



Alex is not an enrollment platform. It helps you make decisions about your benefit needs, but you still have to enroll via BlueSky.



# Adding Dependents & Supporting Documentation

If you would like to cover any dependents and/or SDA, you **must add them prior** to completing your New Hire life event via [mybluesky.depaul.edu](https://mybluesky.depaul.edu).

- All dependents must be verified by the Benefits team prior to your enrollment.
- All supporting documentation is reviewed within 3 business days.

## **To Add a Dependent and Supporting Documentation**

- Follow this [walk-through](#) in BlueSky to add your dependents and supporting documentation.
- Examples of required documentation:
  - Marriage Certificate
  - Birth Certificate
  - SDA Affidavit of Eligibility
  - Declaration of Tax Status



# How Do I Enroll?

Complete your life event

- After your dependent(s) and/or SDA are verified
- Navigate this process by completing this [walk-through](#) in BlueSky.

Ensure you review your resources:

- [Alex](#)
- Highlight sheets and Summary of Benefits listed on the [HR Benefits website](#).
- Print out your confirmation page.

**Keep in mind critical enrollment dates.**



# Critical Enrollment Dates

- You must enroll within 31 days of your life event.
- or
- During Open Enrollment, you must enroll before it closes.
- Your benefits will be effective on the **1<sup>st</sup> of the month following your life event or January 1<sup>st</sup> for open enrollment.**
- Your paycheck deductions will begin on your first paycheck after your coverage begins (or your enrollment date, if later).
  - Once you have completed your enrollment, you will see retroactive deductions, if applicable.
- Your next opportunity to make changes to your benefits is:
  - During the annual Benefits Open Enrollment.
  - Within 31 days after a qualified family status change.



# Can I Waive Coverage?

YES!!

If you wish to have medical coverage, you need to make an active election.

If you are currently enrolled in a Marketplace Health Plan, please ensure to contact them to determine if there are any implications due to being deemed benefits-eligible through your employer.





Sick Time, Disability, and Paid Leave

# TIME OFF BENEFITS



# Sick Time & Paid Leave

## Sick Time

- Eligible for up to 40 hours of sick time to be used for any reason in a calendar year.
  - Will accrue at a rate of one hour per 35 hours worked
  - **All** unused hours are rolled over at the end of the year
  - Unused hours **will not be** paid out upon termination
- [Sick Time Policy](#)

## Paid Leave

- Eligible for up to 40 hours of paid leave to be used for any reason in a calendar year.
  - Will accrue at a rate of one hour per 35 hours worked
  - **Up to 16** unused hours can be rolled over at the end of the year
  - Unused hours **will be** paid out upon termination
- [Paid Leave Policy](#)



A tax-deferred retirement plan for DePaul Faculty and Staff

# **403(B) RETIREMENT PLAN**



# 403(b) Retirement Plan

*Roth contributions will be available beginning 7/1/2025.*

## Fidelity Investments is our Fund Administrator:

- You can enroll immediately and contribute any amount between 1% – 100% of your eligible compensation. You can choose to contribute at a pre-tax, Roth, or a combination of the two.
- Fidelity offers 29 different investment options.
- Schedule **free** individual counseling sessions online through Fidelity's website or by calling Fidelity.\*

## University Contribution (Match)

- Employees are eligible for the university's 10% match if:
  - Age 21 or older;
  - Completed one year of full-time service (or equivalent); and
  - Contribute at least 5% of eligible compensation (can be pre-tax, Roth, or a combination.)

## **Vesting**

- All deferrals and matching contributions are always 100% vested.

*\* (800) 642-7131 – available weekdays from 7 a.m. to 11 p.m. (CST)*



# 403(b) Pre-Tax and Roth Contributions

*Roth contributions will be available beginning 7/1/2025.*

- **Pre-tax contributions** are exempt from Federal and state taxation. This typically allows you to lower your taxable income for the calendar year.
  - You pay the taxes when you withdraw pre-tax contributions and their investment earnings.
- **Roth contributions**, you pay all taxes upfront. Earnings are not taxable.
  - When you withdraw Roth contributions and their earnings, you generally do not pay taxes.

	Pre-Tax/Match	Roth
<b>Contributions Taxed</b>	At retirement	When made
<b>Earnings Taxed</b>	At retirement	Never

- For more information, please visit [DePaul's 403\(b\) website](#).



# **403(b) Retirement Plan**

## **Automatic Enrollment**

- If you do not enroll or opt out within 60 days of your hire/rehire date, you will be automatically enrolled with a 5% contribution.
- Contributions will be invested in the appropriate Target Retirement Fund based on your date of birth.

## **Automatic Escalation**

- If you do not opt out, your contribution will increase by 1% each January until it reaches 10%.
- Must opt-out by December 31<sup>st</sup> to avoid automatic increase.



# 403(b) Retirement Plan

## Prior Service Credit Eligibility

You may already meet the service requirement for the 403(b) match if:

- You are a full-time employee.
- You were employed at accredited post-secondary educational institution within 120 days of hire date.
- You submit documentation from your prior employer **within 90 days** of your hire date:
  - On letterhead from the prior institution.
  - Include employee name and dates of service (start and end dates).
  - Confirm full-time status.
  - Submit ticket to [hrhelp.depaul.edu](https://hrhelp.depaul.edu)

\* Match will begin the first of the month after receipt of the employment verification.



# 403(b) Retirement Plan

## How to Enroll

- Visit [mybluesky.depaul.edu](https://mybluesky.depaul.edu) and click on the **Fidelity NetBenefits 403b** tile.
  - **Step One** – Register as a new user.
  - **Step Two** – Once confirmed, enter your contribution election.
  - **Step Three** – Select your investments from Fidelity's website.
  - **Step Four** – Designate your beneficiaries with Fidelity.
  - **Step Five** – Watch the account grow...





Additional benefits to support the balance between your work and personal life

# **WORK/LIFE BENEFITS**



# Transportation Benefit

- Can be used to pay for commuting expenses with pre-tax dollars and are not subject to federal or state income taxes.
- Transit tickets (CTA & METRA) or commuter parking expenses

## To enroll

- Visit [mybluesky.depaul.edu](https://mybluesky.depaul.edu) and click on the **HealthEquity-WageWorks Transit/FSA** tile to enroll.

*Note: The cutoff date to enroll or make changes is the 10<sup>th</sup> of each month.*



# Education Benefits

## Tuition Waiver

- Part-Time faculty who meet the eligibility requirements.
  - Eligible for credit hours equal to the number of hours taught.
  - Maximum hours per academic year (Fall through Summer II) is 12 hours.
  - Credit hours can be “banked” for a maximum of 12 months.
  - Details are found in the University Tuition Waiver policy.
- To review your tuition benefits through BlueSky:
  - Go to **Benefits**, click on **Your Benefits**, and **Tuition Waiver**.
- To make changes to this benefit:
  - Go to **Benefits**, click on **Make Changes** and **Tuition Waiver**.



# Employee Assistance Program

## **ComPsych® GuidanceResources®**

- Confidential support, information, and resources
  - Confidential Counseling (up to 6 free sessions per year)
  - Financial Information and Resources
  - Work-Life Solutions
  - Legal Support and Resources
  - Guidance Resources Online

Call: **800.621.4124**

website: [guidanceresources.com](https://guidanceresources.com)

Company Web ID: **EAP4DPU**

Visit the [HR Benefits Website](#) for more details.



# Additional Benefits

- [GEMS World Academy](#)
  - Discounted childcare
- [Bright Horizons](#)
  - Back-Up Child & Elder Care
- Fitness Benefits
  - [Well on Target](#)
  - Fitness Centers ([Loop](#)/[Lincoln Park](#))
- [Demon Discounts](#)
  - Hundreds of discounts available to DePaul employees
- [Insurance with Farmer's](#)
  - Auto/Renters/Home Insurance



# Your Next Steps

- Review your options on the [HR Benefits website](#) and through [Alex](#).
- Decide which benefits are best for you.
- Enroll/Waive benefits via BlueSky.
  - Health (Medical/Dental/Vision)
  - Flexible Spending Accounts
  - Health Spending Account (if enrolled in CDHP)
  - Supplement Life Insurance
- Designate your life insurance & 403(b) beneficiaries.



# New Hire Checklist

New Hire Checklist - Benefits	
Enter dependent(s) information in BlueSky.	<input type="checkbox"/>
Upload supporting documentation for dependent(s) in BlueSky.	<input type="checkbox"/>
Review Benefit options through <a href="http://hr.depaul.edu">hr.depaul.edu</a> and <a href="#">ALEX</a> .	<input type="checkbox"/>
Enroll/Waive Benefits	<input type="checkbox"/>
Medical/Dental/Vision	<input type="checkbox"/>
FSA/HSA	<input type="checkbox"/>
Supplemental Benefits (Supplemental Life, AD&D and Dependent Life)	<input type="checkbox"/>
Complete 403(b) enrollment within 60 days of hire date	<input type="checkbox"/>
Submit <a href="#">Prior Service Credit</a> eligibility documentation for 403(b).	<input type="checkbox"/>
Review <a href="#">Sick Time</a> policies	<input type="checkbox"/>
Review <a href="#">Tuition</a> policy	<input type="checkbox"/>
Review <a href="#">Transportation Benefits</a>	<input type="checkbox"/>
Review <a href="#">Additional Benefits</a> (GEMS, Bright Horizons, Farmers)	<input type="checkbox"/>
Assign Beneficiaries for 403(b) through Fidelity.	<input type="checkbox"/>
Assign Beneficiaries for life insurance through The Hartford.	<input type="checkbox"/>



# Questions?

Find help for your HR needs at:

**Benefits Department**

[hrhelp.depaul.edu](http://hrhelp.depaul.edu)

[hrbenefits@depaul.edu](mailto:hrbenefits@depaul.edu)

(312) 362-8232

