



January 1, 2016*

Summary of Employee Group Benefit Programs

DePaul University seeks to provide compensation (cash and benefits) that is competitive in appropriate labor markets so as to attract and retain individuals with the experience and skills necessary to further its mission. The university strives to ensure that its group benefit plans are affordable and that these plans provide protection against major financial loss due to illness, injury, disability, and death.

These comprehensive benefits include:

- + **Vacation and Holiday Benefits**
- + **Health Benefits**
- + **Insurance Benefits**
- + **Work-Life Balance**
- + **Tax Savings Plans**
- + **Retirement Plans**
- + **Tuition Waiver Plans**
- + **Adoption Assistance Program**

The following summary provides a brief description of the university's benefits plans and benefits-related policies and procedures for eligible full-time faculty and staff as of January 1, 2016. For questions regarding these plans or copies of plan summaries and/or policies, contact the Benefits Department at (312) 362-8232.

Vacation and Holiday Benefits

Vacation Time

Full-time non-exempt staff employees: ten (10) days of paid vacation per calendar year for the first three (3) years of cumulative full-time service; after three (3) years of cumulative full-time service, fifteen (15) days of paid vacation; and after ten (10) years, twenty (20) days of paid vacation.

Full-time exempt staff employees: fifteen (15) days of paid vacation per year for the first ten (10) years of cumulative full-time service

and after ten (10) years of cumulative full-time service, twenty (20) days of vacation. Librarians are eligible for twenty (20) days of vacation beginning with their first year of full-time service.

For faculty time-off, see the Faculty Handbook.

Holidays

University full-time staff observes the following paid holidays:

- + **Martin Luther King Jr. Day**
- + **Good Friday**
- + **Memorial Day**
- + **Independence Day**
- + **Labor Day**
- + **Thanksgiving Break** (Thursday and Friday)
- + **Christmas/New Year's Break**
(week between Christmas and New Year's Day)
- + **Saint Vincent DePaul Day**
- + **Two Floating Holidays**

DePaul University values religious diversity among its faculty and staff. Out of respect for the many religious holidays of different faiths that take place while the university is in session, the university will make appropriate accommodations within the parameters of its time-off policies to allow faculty, staff and students to live and fully express their faith commitments.

For faculty holidays, see the Academic Calendar.

Health Benefits

Eligible faculty and staff, their spouses or Second Domiciled Adults (SDAs), dependent children, and SDA children may participate in DePaul University's health plans effective the first day of the month following or coinciding with their date of employment. The university and its health plan participants both contribute to the cost of the medical and dental plans. The vision plan is paid for entirely by those participants who elect it.

This document summarizes the university's benefit programs and certain policies and procedures. The complete provisions of the programs and policies and procedures are found in the official plan documents or policy and procedure descriptions, the provisions of which rule in the event of any difference between the official plan documents and this document.

This summary describes the benefit programs in effect as of January 1, 2016. Participation in the benefit programs in no way guarantees employment with the university.

While the university expects to continue its benefit programs indefinitely, it reserves the right to terminate, suspend, withdraw, amend or modify all or any part of the plans, or to change the cost of coverage at any time without notice.

No supervisor, manager or other representative of the university has any authority to enter into any oral or written agreement contrary to the foregoing or contrary to the terms of any summary plan description or applicable plan document.

*For benefits effective January 1, 2016 unless otherwise noted.

Medical Coverage

The university offers three types of medical coverage: a Consumer Driven Health Plan (CDHP), a Preferred Provider Organization (PPO), and a Health Maintenance Organization (HMO). Each of these plans provides comprehensive medical and prescription drug coverage.

Consumer Driven Health Plan (CDHP)

The Consumer Driven Health Plan (CDHP) combines a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) that allows pre-tax contributions to be set aside in an interest-bearing account to cover eligible medical, dental, and vision expenses, as well as future health care premiums, such as those required for COBRA and retiree medical. The HSA is partially funded by the university, with the option for employees to contribute additional pre-tax funds.

This plan includes a network of hospitals and physicians that have agreed to accept a scheduled, discounted rate for their services. Participants may choose to visit any health care provider included in the network without a referral, and charges will be paid up to 80 percent of the scheduled amount after satisfying the annual deductible. Wellness care is covered at 100 percent for adults and children.

When using providers who are not in the network, charges are paid up to 60 percent after the annual out-of-network deductible is satisfied. Out-of-network charges are paid in accordance with the Medicare reimbursement rate for service. Charges above the Medicare rate are not covered.

Preferred Provider Organization (PPO)

The PPO plan features a network of hospitals and physicians that have agreed to accept a scheduled, discounted rate for their services. Participants may choose to visit any health care provider included in the PPO network without a referral; charges will be paid at 80 percent of the scheduled amount after satisfying the annual deductible. Routine office visits are covered at 100 percent after a \$30 co-pay for a primary care physician or a \$50 co-pay for a specialist. Other procedures undertaken during the office visit may be subject to the deductible and co-insurance. Wellness care is covered at 100 percent for adults and children.

When using providers who are not in the network, charges are paid at 60 percent after the annual out-of-network deductible is satisfied. Out-of-network charges are paid in accordance with the Medicare reimbursement rate for service. Charges above the Medicare rate are not covered.

Health Maintenance Organization (HMO)

The HMO plan provides a wide range of comprehensive health care services, including regular physicals and check-ups. Office visit co-pays are set at \$30 for a primary care physician and \$50 for a specialist. Most other services are covered at 100 percent. To receive coverage under the HMO, participants must use the doctors, hospitals and other health care providers within the HMO network, and must have their care coordinated by a primary care physician.

Dental Coverage

The Dental Plan provides comprehensive dental coverage. The maximum amount that the plan will pay each year is \$1,500 (not including orthodontia expenses) per covered person after a \$50 deductible. There are no deductibles for preventive dental services or orthodontia. Orthodontia (for dependent children under the age of 19) has a separate lifetime maximum of \$1,500 per covered person. In-network plan benefits are:

- + Preventive Services 100%*
- + X-Rays 100%*
- + Primary Services 80%*
- + Major Services 50%*
- + Orthodontics 50%*

**Out-of-network services are subject to local reasonable and customary charges.*

Vision Coverage

The Vision Plan provides a vision examination and either eyeglasses or contact lenses (but not both) once every 12 months. The plan is paid for entirely by employees.

Examinations are paid in full by network providers after a \$10 co-payment. Eyeglasses can be purchased annually under the plan for as low as a \$20 co-payment. There also is an annual allowance of \$150 toward the cost of glasses or contact lenses. There may be additional out-of-pocket expense for lens coatings and cosmetic items such as designer frames, oversized lenses, tinted lenses, and

lenses and frames that exceed the plan maximums (Note: the plan does provide discounts on these items).

When services are received from an out-of-network provider, the employee pays the full cost to the provider and then receives reimbursement from the insurer according to a limited schedule of allowances.

Insurance Benefits

Eligible faculty and staff are enrolled in the DePaul University basic life and long-term disability insurance plans effective the first day of the month following or coinciding with their date of employment. The university pays the full cost of these plans. Short-term disability through salary continuation becomes effective after the first six (6) months of employment.

Life Insurance

Basic Life Insurance

The basic life insurance policy underwritten by Liberty Mutual Insurance provides group term life coverage equal to one and a half times annual base or contract salary up to \$300,000. The benefit is payable at the time of death or in advance for those who qualify for the "Living Choice" option.

Supplemental Life Insurance

Eligible faculty and staff may purchase supplemental life insurance for themselves up to five (5) times their annual base or contract salary.

Accidental Death & Dismemberment (AD&D) Insurance

AD&D insurance may be purchased by eligible faculty and staff for up to five (5) times their annual base or contract salary, provided that amount is equal to their supplemental life insurance coverage amount.

Dependent Optional Life Insurance

Additional life insurance may be purchased for spouses or Second Domiciled Adults, and dependent children under this plan.

Disability Insurance

Short-Term Disability (STD)

After completing six (6) months of service, the STD plan provides salary continuation to eligible faculty and staff who are unable

to work due to a qualifying illness or injury. Eligible employees receive 100 percent of their base or contract salary for approximately half of their STD leave (12 weeks for non-exempt employees and 14 weeks for exempt employees) and 60 percent of base or contract salary for the balance of the leave to a maximum total of 26 weeks.

Long-Term Disability (LTD)

The LTD plan is designed to provide benefits for employees who are unable to work due to illness or injury for an extended period of time. After STD benefits are exhausted, this plan may pay 66-2/3 percent of base or contract salary, less benefits received from Social Security or Workers' Compensation, up to a maximum of \$15,000 per month. Generally, benefits continue until the employee is no longer disabled, becomes otherwise ineligible, or reaches age 65.

Work-Life Balance

DePaul University offers a range of policies and programs to help eligible faculty and staff effectively balance the responsibilities of work with personal and family commitments and activities.

Family And Medical Leave Act (FMLA) Leave

FMLA leave is designed to help eligible faculty and staff balance their work and family responsibilities by allowing them to take an unpaid leave of a reasonable length of time for certain family and medical reasons, including:

- + Care for a newborn or adopted child;
- + Serious health condition of spouse, parent or child; or
- + Serious health condition of employee.

FMLA leave may run concurrent with short-term disability benefits when the reason for the FMLA leave is the serious health condition of the employee.

Employee Assistance Program

The Employee Assistance Program provides support, resources and information for personal and work-life issues. Services include confidential counseling, financial information and resources, legal support

and resources, work-life solutions and GuidanceResources Online—an interactive website that provides timely articles, tutorials, self-assessments and more.

Flexible Work Arrangements

Staff employees may, with manager approval, adopt special work hours in order to help balance work, family and personal commitments in accord with the Flexible Work Arrangements Policy.

Voluntary Reduced Work Time

The Voluntary Reduced Work Time (V-Time) Policy allows eligible full-time staff employees to reduce responsibilities while remaining eligible for full-time benefits. The employee may work as few as 17.5 hours per week under this arrangement. The base pay of employees in this program will be reduced proportionately in accord with their reduced duties and reduced hours as will benefits that are based on pay.

Bright Horizons® Back-Up Care Advantage Program

Full-time and part-time employees (who are eligible for DePaul's medical plans) have access to back-up care services for temporary situations when regular care is unavailable (i.e., caregiver on vacation, mildly-ill child, temporary assistance for an adult). Back-up care is for both children and adults. Employees have up to 15 days per calendar year. Center-based care and in-home care are available for children and in-home care is available for adults. Co-pays apply.

Tax Savings Plans

Transportation Plans

DePaul University's transportation plans enable eligible faculty and staff members to set aside pre-tax contributions for the subsequent reimbursement of travel expenses incurred while commuting to and from work at the university. Amounts deducted to fund any of these plans reduce taxable compensation.

Mass Transit Plan

A Ventra card, METRA tickets, and other transit media can be purchased or funded through pre-tax payroll deductions.

Parking Account Plan

Eligible parking expenses include the cost of parking a car on or near university premises as well as parking near a mass transit facility for the purposes of taking mass transit to campus. Eligible expenses do not include residential parking costs.

Flexible Spending Accounts (FSAs)

FSAs allow faculty and staff to have pre-tax deductions taken from their pay and set aside to cover those medical or dependent care expenses that are not reimbursed through insurance. Two separate FSAs are available through the university's benefit program (either or both may be elected):

- + Health Care Flexible Spending Account
- + Dependent Care Flexible Spending Account

The amount deducted from pay to fund either of these accounts reduces one's taxable income. Once amounts are deducted from pay, the accumulated funds may be used to pay for eligible expenses.

Retirement Plans

403(B) Retirement Plan

The DePaul University 403(b) Retirement Plan provides all faculty and staff with the opportunity to accumulate tax-deferred retirement funds. Contributions may be invested in any of the plan's investment options offered at the plan's fund sponsors, Fidelity and TIAA-CREF.

Eligible employees, who are at least 21 years of age, defer at least 5 percent of their salary into the 403(b) plan, and meet the service and/or hours requirements, will begin to receive a matching contribution from the university equal to 8.5 percent of eligible compensation (earned base or contract salary). Note that new faculty and staff hired from other institutions of higher education or rehired by the university may be eligible for the match immediately.

Participation in the plan is voluntary and all employee and university contributions are 100 percent vested effective with the date that funds are transferred into the plan.

Any new hires or rehires after January 1, 2016 will be automatically enrolled in the 403(b) plan at a pre-tax savings rate of 5 percent unless they opt out or elect a different rate within 60 days of hire. Visit the 403(b) page on the HR website for more details. (hr.depaul.edu/benefits/403/index.html).

Retiree Medical

The university provides a retiree medical plan for faculty and staff who meet certain age and service requirements. For retirees age 65 and over, the plan pays secondary to Medicare and provides comprehensive coverage, including coverage for prescription drugs.

For employees hired after April 1, 2006, retiring employees will pay 100% of the insurance premiums.

Tuition Waiver Plans

Faculty and Staff Tuition Waiver

All full-time faculty and staff are eligible for tuition waivers as of the first quarter or semester in which they are employed on a full-time basis. Tuition waivers are allowed for a maximum of eight (8) credit hours per quarter or ten (10) hours per semester in the College of Law. Certain restrictions apply as detailed in the policy. Waivers are taxable in certain situations as defined in the policy.

A limited tuition waiver benefit is available to part-time faculty who meet the eligibility requirements delineated in the Tuition Waiver Policy.

Tuition for Dependents of Faculty and Staff

After one (1) year of full-time service, spouses or unrelated SDAs, and dependent children of faculty and staff employees are eligible for tuition waivers. Spouses or Unrelated SDAs are eligible for a full tuition waiver for undergraduate- and graduate-level courses, while dependent children are eligible for waivers that cover 100 percent of course tuition at the undergraduate level and 50 percent at the graduate level. Certain restrictions apply as detailed in the policy. Waivers are taxable in certain situations as defined in the policy.

Tuition Exchange Program

Tuition Exchange, Inc. and The Council of Independent Colleges Tuition Exchange offers national scholarship exchange programs for the dependents of employees of member schools, including DePaul University.

Dependent children of full-time faculty and staff with at least one (1) year of service who are pursuing their first bachelor's degree may apply for a scholarship at participating "host" schools. Dependent children may be eligible to attend any other school participating in the program on a full tuition exchange scholarship or at a significant tuition reduction if the dependent child is awarded a tuition exchange scholarship.

Information about Tuition Exchange, Inc. and The Council of Independent Colleges Tuition Exchange including a list of participating colleges and universities, can be viewed online at tuitionexchange.org or cic.edu.

Adoption Assistance Program

The Adoption Assistance Program reimburses 100 percent of a faculty or staff member's eligible expenses related to the adoption of an eligible child to a maximum of \$2,000 per adoption. In the event that both parents are employed by the university, expenses are reimbursed only once per adoption, to the \$2,000 maximum.

Qualified adoption expenses reimbursed for adoptions conducted through a licensed agency consist of those expenses that are reasonable, necessary and directly related to the legal adoption of an eligible child.

Availability of Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) imposes numerous requirements on employer health plans concerning the use and disclosure of individual health information. This information, known as protected health information (PHI), includes virtually all individually identifiable health information held by a health plan—whether received in writing, in an electronic medium, or as oral communication.

DePaul University complies with the requirements of HIPAA and maintains a Notice of Privacy Practices that describes them. This Notice of Privacy Practices is available to all participants in the DePaul University Health Plans and can be found in the Benefits Section of the HR website (hr.depaul.edu) or by contacting the Benefits Department at (312) 362-8232.



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