

Summary of Employee Group Benefit Programs for New Full-time Hires *(effective Jan. 1, 2027)*

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. For questions regarding these plans or copies of plan summaries and/or policies, visit go.depaul.edu/benefits.

Benefits Enrollment:

Benefits information will be provided on an employee's first day during New Employee Orientation. Full-time staff have 31 days from date of hire to enroll in benefits. Coverage will be effective on the first day of the month following date of hire (or on the actual date of hire, if hired on the first of the month), provided all the enrollment requirements are completed. *New full-time faculty starting in the fall must complete the benefits enrollment within 31 days of their effective date.* A new employee has 31 days from the effective date to select or elect to waive coverage; if action is not taken, an employee will be defaulted into the Consumer Driven Health Plan (CDHP) for individual coverage.

Interactive Benefits Counselor:

DePaul offers an easy-to-use online tool called ALEX that can help you decide on your DePaul benefits. All information in ALEX remains anonymous. Visit myalex.com/depaul to use the tool. After making your benefits decisions, you will enroll through BlueSky.

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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.

Holidays

Full-time staff employees observe the following paid holidays:

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

For details, read DePaul's Paid Holidays and Absences policy.

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 details about faculty time off, see the Faculty Handbook.

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. The university and its faculty and staff both contribute to the cost of the medical and dental plans. The vision plan is paid for entirely by those participants who elect it.

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 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 copay for a primary care physician or a $50 copay 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 copays are set at $30 for a primary care physician and $50 for a specialist. For most other 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 $2,000 (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 percent*
+ X-Rays: 100 percent*
+ Primary Services: 80 percent*
+ Major Services: 50 percent*
+ Orthodontics: 50 percent*

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

Vision Coverage

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

Examinations are paid in full by network providers after a $10 copayment. Eyeglasses can be purchased annually under the plan for as low as a $20 copayment. There also is an annual allowance of $200 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: There are no plan 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 per a limited schedule of allowances.

Insurance Benefits

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

Life Insurance

Basic Life Insurance
The basic life insurance policy provides coverage equal to one and a half times annual base or contract salary up to $300,000.

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 up to $500,000.

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

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.

Disability Insurance

Short-Term Disability (STD)
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 (14 weeks) 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 provides 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.

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 sponsor, Fidelity Investments.

Eligible employees who are age 21 or older, have one year of service or more (including 1,000 hours worked or course load equivalent), may receive up to 8 percent of their eligible compensation (base or contract salary) as a matching contribution to the 403(b) plan.

Note that new full-time faculty and staff hired from outside accredited higher education institutions may be eligible to waive the one-year service requirement for the university match eligibility by submitting a Prior Service Certification (PSC) letter. Contact the Benefits team for more about the PSC. Rehired faculty and staff members may be eligible to begin receiving the university match immediately.

Any new hires, including rehires, 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.

Participation in the 403(b) Retirement Plan is voluntary and all employee and university contributions are 100 percent vested effective the date that funds are transferred into the plan.

Retiree Medical

The university provides a retiree medical plan for faculty and staff who meet certain age and service requirements.

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

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
Tickets and passes for mass transit (e.g., CTA and Metra) 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 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.

Tuition Benefits

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. Regular academic admission applies. 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 detailed in DePaul's 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.

For details about tuition waivers, including situations in which waivers are taxable, review DePaul's Tuition Waiver Policy.

Tuition Exchange Program

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, including a list of participating colleges and universities, can be found at tuitionexchange.org.

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)

FMLA leave is designed to help eligible faculty and staff balance their work and family responsibilities by allowing them to take an unpaid leave up to 12 weeks for certain family and medical reasons, including:

+ Care for a newborn or adopted child;
+ Serious health condition of a 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 (EAP) provides resources for personal and work-life issues. DePaul's EAP services are delivered by ComPsych GuidanceResources. Services include convenient, confidential access to counseling, financial information and resources, legal support and resources, and work-life solutions. DePaul employees, spouses and dependents can access up to six free counseling sessions.

Flexible Work Arrangements

The university offers full-time employees flexible scheduling and workweek options to manage work and personal demands. Flexible work arrangements refer to flexible starting and ending times, compressed workweeks, and voluntary reduced work time.

Voluntary Reduced Work Time

The Voluntary Reduced Work 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.

Caregiving Support through Bright Horizons®

Full-time and part-time employees (who are eligible for DePaul's medical plans) have access to services from Bright Horizons for back-up care when regular care is unavailable (e.g., caregiver on vacation, temporary assistance for an adult) and other family support services. 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. Copays apply.

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. If 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 online or by contacting the Benefits Team at (312) 362-8232.

This document summarizes the university's benefit programs and certain policies and procedures. The complete provisions of the programs and policies and procedures for DePaul's benefit programs 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, 2026. 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.