

SUMMARY OF BENEFITS

The University of St. Thomas offers its eligible employees a generous variety of benefits. Some are unique to the University, while a few are mandated by law or statute. More detailed information is available on the University of St. Thomas, Department of Human Resources website, www.stthomas.edu/hr.

Medical, Dental and Vision Coverage – Employees have access to large preferred provider networks for health and dental insurance. [Medical coverage](#) is currently provided through and administered by Blue Cross and Blue Shield of Minnesota, with 5 options to choose from. [Dental coverage](#) is administered through Delta Dental of Minnesota. EyeMed Vision Care administers our [vision plan](#) and offers 3 plan options. The University offers single, employee + one and family medical coverage along with single and family dental and vision coverage.



Health Care Reimbursement Account allows employees to set aside [pre-tax dollars](#) to pay out-of-pocket medical, dental and vision expenses not covered by the medical plan.

Dependent Care Reimbursement Account allows employees to set aside [pre-tax dollars](#) to pay eligible childcare expenses.

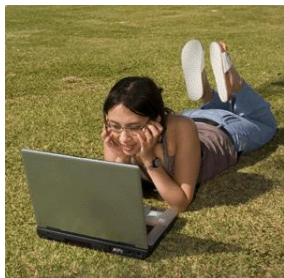
Health Savings Account (HSA) is a funding program that allows you to put money aside for eligible medical care expenses tax-free. Unlike the Health Care Spending Account, an [HSA](#) allows you to “roll-over” unused dollars into the next year, with no “use it or lose it” provision. Furthermore, your funds can be invested and grow much like the funds in a retirement account. Earnings are tax-free.

Short-Term and Long-Term Disability insurance provides you with income protection when an injury, illness or pregnancy results in your continuous [disability](#), and is provided by UST to eligible employees at no cost.

Life Insurance and Accidental Death & Dismemberment (AD&D) – [Term life insurance and Accidental Death and Dismemberment](#) (AD&D) coverage is provided by UST at no cost to eligible employees. The amount of coverage is two times your base annual salary up to a maximum of \$200,000. You may also purchase additional life insurance and/or AD&D.

Pet Insurance – Healthcare coverage for your pet is more affordable than you might think. [VPI](#) administers an insurance plan to help you manage pet expenses.

Retirement Plan – UST contributes 10.4% of base wages to a [403\(b\) retirement plan](#) through TIAA-CREF or Fidelity Investments following a waiting period of one (1) year of service. The waiting period is waived for employees age 40 and over. The University also provides



employees the opportunity to shelter part of their income on a pre-tax basis through a voluntary retirement arrangement.

Tuition Remission – Full-time employees receive 100% [tuition remission](#) for up to two undergraduate or graduate courses per semester. Employees' eligible dependents receive 75% tuition remission for undergraduate courses only (at St. Thomas or another ACTC institution), and spouses receive 75% for undergraduate or graduate courses.

Employee Assistance Program provides cost-free professional consultation and referral services for staff and faculty who are experiencing work and personal-related difficulties. Immediate family members are also eligible for [EAP](#) services.

Emergency Travel Assistance – When [traveling](#) for business or pleasure, in a foreign country or just 100 miles or more away from home, you and your family can get help in the event of a medical emergency.

Paid Holidays – The University observes [13 paid holidays](#) each year. A list of specific holidays is published and distributed annually. The normal paid holidays are:

- Independence Day
- Labor Day
- Thanksgiving
- Friday after Thanksgiving
- Christmas Eve Day
- Christmas Day
- New Year’s Eve Day
- New Year’s Day
- Martin Luther King, Jr. Day
- Good Friday
- Easter Monday
- Memorial Day
- Floating Holiday

Paid Time Off – The University provides paid time off for its regular full- and part-time staff in the form of paid leave time (PLT) for non-exempt (hourly) employees and vacation time for exempt (salaried) employees.

Paid Leave Time (PLT) – Non-Exempt (Hourly) Employees

LENGTH OF SERVICE	ACCRUAL (PLT may be accrued on a maximum of 40 hours per week)	WEEKS PER YEAR (Full-time employee)	HOURS PER YEAR (Full-time employees at 40 hours/week)
Less than 4 yrs	.068	3.5 weeks	141.44
4 yrs up to 12 yrs	.090	4.7 weeks	187.20
12 yrs & over	.109	5.7 weeks	226.72

New employees begin accruing PLT immediately upon hire, but are not eligible to take PLT until after completing 3 months of service.

Hourly Employees Purchased Leave Time (HEPLT) – HEPLT is designed to provide additional paid time off to eligible employees who need or desire a few extra days beyond their normal PLT accrual. It enables hourly employees to purchase additional leave time without being financially impacted all at once.

Vacation for Exempt (Salaried) employees

LENGTH OF SERVICE	VACATION EARNED
Less than 12 years	20 days per year
12 years and over	25 days per year



Eligible part-time salaried employees are allocated vacation according to the schedule above. However, vacation allocation will be based on the employee’s approved FTE, rounded up. For example, an exempt employee with less than 12 years of service at .625 FTE would receive 13 vacation days.