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 3 options available. Dental coverage is administered through Delta Dental of Minnesota. EyeMed Vision Care administers our vision plan. The university offers single, employee + spouse, employee + child(ren), 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 Reimbursement 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.

Long Term Care Insurance is provided by Genworth and designed to pay for a variety of in-home, assisted living and nursing home services you may need should you be unable to care for yourself due to an accident, illness or the effects of aging. You and your eligible family members may enroll in this benefit.

A Voluntary Legal Benefit, Metlaw, is administered by Hyatt Legal Plans to provide legal consultation and assistance on a variety of issues. Employees who elect coverage are responsible for paying all premiums.

Retirement Plan – UST contributes 9.4% 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. All employees will be required to complete three (3) years of service before becoming vested in the contributions the University makes on their behalf. Upon completion of vesting service, employees will be 100% vested in the contributions.

The university also provides employees the opportunity to shelter part of their income on a pre-tax or post-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 and spouses receive 75% for undergraduate or graduate courses. This benefit is available for employees and their eligible dependents for the semester following the completion of one year of continuous service with the University. Contact Human Resources for part-time employee remission eligibility and details.
**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

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.

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

**Vacation for Exempt (Salaried) employees**

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.

**The information in this benefits summary is in effect at the sole discretion of the university, and it may be withdrawn or changed at any time with or without notice. This benefits summary is not intended nor shall it be construed as a binding contract.**