



2018 Benefits Overview

ELIGIBILITY

If you are a salaried or hourly staff employee or full-time faculty member with an assigned FTE of .625 (25 hours per week) or higher you are eligible to sign up for benefits.

Coverage is generally effective on the first day of the month following your first day of employment or eligibility date for most benefits plans.

MEDICAL COVERAGE

St. Thomas' medical plan is self-insured and if elected, you pay toward the cost of this coverage. It is administered by Blue Cross and Blue Shield of Minnesota and uses Blue Cross' Aware network of providers.

St. Thomas offers a Monthly Employer Contribution on average of 70%.

2018 Medical Plan Options				
Plan Options	Monthly Employee Cost			
	Employee	Employee + Spouse	Employee + Child(ren)	Family
\$500/\$1000 Deductible + Copay Plan	\$185.50	\$459.72	\$421.40	\$664.00
\$1250/\$2500 Deductible Plan	\$117.74	\$337.72	\$309.56	\$487.82
\$2600/\$5200 Deductible Plan - HDHP	\$100.62	\$306.90	\$281.30	\$443.26

* Deductions are taken only from the first two paychecks of a month (Bi-Weekly)

VOLUNTARY DENTAL COVERAGE

St. Thomas administers a dental plan through Delta Dental of Minnesota and uses two of Delta Dental's networks of providers - the Delta Dental PPO network and the Delta Dental Premier network.

2018 Dental Rates			
Monthly Employee Cost			
Employee	Employee + Spouse	Employee + Child(ren)	Family
\$25.30	\$63.28	\$58.00	\$91.40

VOLUNTARY VISION PLAN

St. Thomas offers a vision plan through EyeMed and underwritten by Fidelity Security Life. If elected, you pay for the full cost of coverage.

DISABILITY PLANS

Short-Term Disability

St. Thomas provides this coverage to you at no cost. If you are disabled under the Short-Term Disability Plan, you may receive up to 100% of your weekly salary for up to 4 weeks (up to 8 weeks if maternity-related), then 70% thereafter for up to 180 days.

Long-Term Disability

St. Thomas also provides you with long-term disability coverage at no cost to you. However, you have the option of being taxed on the premiums that St. Thomas pays.

For hourly employees, long-term disability coverage is generally effective on the first day of the month following six months of employment.

RETIREMENT PLAN

St. Thomas offers a generous retirement contribution of 9.4% of annual salary upon eligibility.

VACATION

The University of St. Thomas recognizes the importance of employees maintaining a balance between work and other life activities.

Salaried (Exempt) Employees

If you are a regular salaried employee, you will be allocated paid vacation days according to the following table (pro-rated based on FTE)

Length of Service	Vacation Earned
Less than 12 Years	20 days per fiscal year
12 years and over	25 days per fiscal year

Hourly (Non-Exempt) Employees

If you are a regular full-or part-time hourly employee, you will receive **Paid Leave Time (PLT)** for vacation, sick and safe time or other personal reasons. PLT is accrued. The following table is based on a 1.0 FTE.

Years of Service	Accrual Rate	Weeks Per Year	Full-Time Employees
Less than 4 years	0.68	3.5 weeks	141.44 hours/year
4 to 12 years	0.90	4.7 weeks	187.20 hours/year
12 years & Over	.109	5.7 weeks	226.72 hours/year

* You begin accruing PLT immediately upon hire but you are not eligible to use PLT until after completing 90 days of employment. You can carry forward a maximum of 160 hours of PLT each September 30th (pro-rated based on FTE). Accrued PLT hours over 160 hours will be forfeited if not used by September 30th each year.

HOLIDAYS

St. Thomas designates 12 university holidays each fiscal year. Additionally, employees will receive one floating holiday each fiscal year (July 1 through June 30). If you are an eligible hourly employee, you will earn the floating holiday after 90 days of employment. The floating holiday will be forfeited if you do not use it by June 30.

TUITION PROGRAMS

Several tuition benefits are available to eligible employees and their dependents, including up to 100% tuition remission for employees after 1 year of service, and up to 100% tuition remission for spouse and/or dependents after 3 years of service.

This 2018 Benefits Overview provides a brief summary of your benefits. It does not contain all of the details described in the official plan documents and contracts.