

Exempt Staff

Summary of Benefits Programs

HEALTH PLAN

If hired on the 1st-15th, coverage effective the 1st of month following date of hire. If hired 16th – month end, coverage effective 1st of month following 30 days of employment.

Choice of Kaiser Permanente HMO (Health Maintenance Organization) or Blue Cross Prudent Buyer plan, a comprehensive major medical plan with a \$150 deductible per person (max. \$450/family) per year. The University pays approximately 90% of the premium for employee and family coverage.

HEALTH PLAN WAIVER CREDIT

Effective date same as health plan.

If you are covered by another health plan and do not need coverage through USF, after showing proof of coverage, you may sign a waiver and receive an additional \$40/month in taxable income. You may have to show evidence of insurability to rejoin University healthcare coverage.

FACULTY/STAFF ASSISTANCE PROGRAM

Effective date same as health plan.

PacifiCare Behavioral Health of California, the University's Faculty/Staff Assistance Program, provides up to eight approved visits per family member per incident for professional and confidential assistance in dealing with personal and emotional issues. USF pays the entire premium for employee and family coverage.

FLEXIBLE SPENDING ACCOUNTS (OPTIONAL)

Eligible upon hire or annually thereafter (by December 15th).

You may designate a pre-tax portion of your pay to be placed in a medical or dependent care account with The Lipman Company (TLC) to pay for out-of-pocket medical expenses for you and your family; or for dependent care expenses required to enable you to work.

USF CHILDCARE SUBSIDY PROGRAM

The University has established a childcare fund for full-time faculty and staff to help meet the expenses of pre-kindergarten childcare. Funding levels vary depending on income levels. The employee must be employed with the University by November to be eligible for the following calendar year.

USF WELL LIFE

Available as of date of hire.

USF Well-Life is a comprehensive health promotion, disease prevention and health education program. It aims at reducing employee health risks through various behavior modification classes and individual counseling.

DENTAL PLAN

Effective date same as health plan.

During the first year, the Delta Dental plan provides 70% of reasonable and customary charges on diagnostic, preventive, and basic dental work up to a maximum of \$1,500 per year per participant. Coverage will increase

to 100% in the 4th year if used in each prior year. Pays 50% of prosthodontics, and 50% of orthodontics for eligible dependent children to a lifetime maximum of \$1,500 per child. A higher out of pocket expense to the employee may apply if the dentist is not a Delta Participating Dentist. USF pays the entire premium for employee and family coverage.

VISION PLAN (OPTIONAL)

Eligible upon hire

Vision Services Plan (VSP) is a voluntary employer subsidized vision plan. USF will subsidize the rates at approximately 50% for employee and family coverage. Benefits include a comprehensive annual vision exam, and lenses and frames every two years at participating providers. Premiums are paid by payroll deduction.

VOLUNTARY DISABILITY INSURANCE

Effective as of date of hire.

On the 8th day of disability Sedgwick CMS administers the USF's voluntary disability insurance. The plan pays 60% of pay up to a maximum of \$728/wk for a total maximum of 52 weeks.

LONG-TERM DISABILITY INSURANCE

Effective first of month following date of hire.

After 90 days of continuous disability, Sun Life of Canada, USF's long-term disability carrier, provides monthly income of 60% of monthly salary to a maximum income of \$10,000 reduced by income from other sources. Minimum benefit is \$100/month. Pre-existing conditions apply but will be waived if covered with previous employer.

LONG-TERM CARE INSURANCE

Long-term care insurance helps protect against financial loss in the event that you need long-term care services. If you become unable to care for yourself due to chronic illness, injury, or the effects of aging, this insurance can help defray the costs of long-term care services. Premiums are remitted to John Hancock through payroll deduction.

WORKERS' COMPENSATION

Effective as of date of hire.

USF's workers' compensation carrier, Travelers provides financial assistance for work-related illness or injury.

LIFE INSURANCE

Effective as of date of hire.

USF's life insurance carrier is through The Hartford. Basic group term life insurance is provided by USF. The amount of basic coverage is equal to 1X annual base salary rounded to the next \$1000. Additional accidental death and dismemberment coverage equal to the amount of life insurance is also included.

SUPPLEMENTAL LIFE INSURANCE (OPTIONAL)

Eligible upon hire. Effective 1st of month following completion of enrollment forms.

Choice of 1X, 2X, or 3X base salary in additional term life insurance. Guaranteed approval up to \$200,000 if purchased within 30 days of hire. Greater amounts subject to evidence of insurability. Age based premium paid by payroll deduction.

DEPENDENT LIFE INSURANCE (OPTIONAL)

Eligible upon hire. Effective 1st of month following completion of enrollment forms.

\$5,000 term life insurance available for spouse; \$2,000 for each dependent child. Premium paid by payroll deduction.

PERSONAL ACCIDENT INSURANCE (OPTIONAL)

Eligible upon hire. Effective 1st of month following completion of enrollment form.

Additional accidental death and dismemberment coverage available in \$25,000 increments to \$250,000. Family coverage is also available.

TRAVEL ACCIDENT INSURANCE

Effective as of date of hire.

A maximum of \$100,000 in benefits for total disability or death resulting from accident while traveling on University business.

RETIREMENT PLAN

Effective as of date of hire.

Qualified defined contribution plan to which USF contributes 10.0% of base salary (12% on salary over Social Security base up to \$210,000) to purchase your choice of variable and/or fixed annuities through TIAA-CREF. The plan has a four year cliff vesting schedule (unless previously vested in a qualified plan).

SUPPLEMENTAL RETIREMENT PLANS (OPTIONAL)

Eligible upon hire or anytime thereafter.

A portion of current pay may be tax deferred by purchase of annuities or mutual funds through Fidelity, TIAA-CREF or VALIC.

TUITION REMISSION

Available as of date of hire.

Employees, dependent children, and spouse receive tuition remission for most USF courses. This does not apply to related fees. Tuition Remission is subject to applicable federal and state taxes.

TUITION EXCHANGE PROGRAM

The Tuition Exchange program provides the opportunity for IRS dependent children of staff to receive undergraduate scholarships at a participating member institution. There are limited numbers of slots that can be filled annually. Application for the TE program does not guarantee acceptance at a TE member institution or insure a TE scholarship.

FACHEX

The University participates in the Faculty and Staff Children Exchange Program (FACHEX); which is an undergraduate tuition remission program for children of full-time faculty, administrators, and staff of participating Jesuit institutions. It permits a limited number of children eligible for tuition remission at the home institution to receive the same benefit from other participating Jesuit colleges and universities. The benefits are for the remission of tuition only.

Additional Benefits

VACATION

Available as earned.

0 through 3 years	12 days/year
4 through 7 years	15 days/year
8 through 9 years	20 days/year
10 through 14 years	22 days/year
15 + years	25 days/year

If you were hired prior to 7/1/89, you are covered by the earlier vacation plan. Vacation may be accrued up to a maximum of two times the annual rate.

SICK LEAVE

Available as earned.

Accrual one day/month to a maximum of 75 days.

HOLIDAYS

Eligible upon hire.

At least 12 holidays per year including days during Christmas week.

PARKING PRIVILEGES

May purchase on-campus parking permit. Payroll deduction is available.

CREDIT UNION

May become a member of The Golden One Credit Union or Provident Central Credit Union. Payroll deduction available for credit union services.

COMMUTER CHECK

Commuter Checks are vouchers redeemed for mass transit fares. Participating agencies include BART, Muni, and almost all bus and ferry services. Up to \$100 per month can be tax sheltered from paychecks in order to pay for commuting costs through these vouchers. USF will provide \$20 a month to employees who do not have a parking permit. If you take advantage of this \$20 stipend, up to \$80 may be tax-sheltered to total the \$100 per month that is allotted.

AUTOMATIC DEPOSIT

By signing an authorization agreement, your pay will be deposited directly to your banking institution.

STAFF DISCOUNTS

USF Bookstore

FINANCIAL CONSULTATIONS

Joseph A. Crowley, Ph.D. is the financial counselor available for individual consultations. To access the consultation schedule, go to the HR web page under '*Benefits and Pay*' and then click on '*Benefits Calendar*,' or you can bookmark <http://www.usfca.edu/hr/benefits/bencal.html> on your browser. The appointment times will be posted two weeks prior to the first appointment date on the *USF Connect Message Board*. Appointments will be taken two weeks prior to the appointment date, once the message has been posted.

The TIAA-CREF schedule for one-hour individual consultations is also available online at <http://www.usfca.edu/hr/benefits/bencal.html>, and will be posted on the *USF Connect Message Board*.

PLAN DOCUMENTS

This USF Benefits Handbook is only a summary of benefits. Detailed descriptions and statements of benefits are provided in the Summary Plan Description(s), and/or other official Plan Documents. In the event of an inconsistency, conflict or ambiguity arising from the language of the USF Benefits Handbook, the official Plan documents will govern. Neither this USF Benefits Handbook, nor any of its contents, or any of the Plans or provisions or benefits of any Plans referred to in the Benefits Handbook, should be understood by any employee to evidence or constitute a promise or agreement for employment with the University of San Francisco.