

CHATHAM UNIVERSITY
SUMMARY OF EMPLOYEE BENEFITS

This benefits summary is not intended to be a full description of the University's fringe benefit program. It is designed to provide the new employee with a brief description of the benefits. A full description of the employee benefit program is outlined in the University's *Employee Manual* and *Faculty Manual*.

Holidays - All full-time staff will be paid for ten (10) holidays observed by the University.

Sick Leave – Staff (not Faculty)

Regular full-time employees that are designated as full-time in their appointment letter are eligible to use any accrued paid sick leave commencing after ninety (90) calendar days of initial employment.

Regular full-time employees accrue one day of paid sick leave for every month worked, up to a maximum accrual of twelve (12) paid sick days per year. Regular full-time employees may accumulate up to 66 sick days.

Part-time employees (those persons who are scheduled to work a maximum of nineteen (19) hours in a work week) are eligible to use any accrued paid sick leave commencing after ninety (90) calendar days of initial employment.

Regular part-time employees accrue 1 hour of paid sick leave for every 35 hours worked up to a maximum 40 hours of paid sick leave per calendar year. Employees will begin to accrue paid sick leave immediately upon hire but will not be able to use any accrued paid sick leave until they complete ninety (90) calendar days of initial employment.

Temporary employees and seasonal employees are not eligible to accrue or use paid sick leave.

Further, any employee who works fewer than 35 hours per year within the City of Pittsburgh is not eligible to accrue or use paid sick leave, as stated in the Act.

Vacation – Staff (not Faculty)

Regular full-time administrative staff are eligible for paid vacation. Employees are not eligible for paid vacation during the new employment 180-day introduction period.

Employees earn vacation days on a monthly basis, at a rate determined by years of service as outlined below. Employees may accumulate vacation days up to a maximum of approximately 1.5 times their annual amount. Upon reaching the maximum, days will stop accruing. Accruals will resume when enough days are taken to bring the balance below the maximum.

0 – 3-year employee anniversary = 15 days (1.25 days per month); maximum accrual 22 days
 Starting on employee's 3-year anniversary = 20 days (1.67 days per month); maximum accrual 30 days

Health/Medical Insurance:

Full-time employees contribute to the monthly health care premium based upon the chosen level of coverage. Please see the schedules below to determine your appropriate monthly contribution:

<u>UPMC Health Plan</u>	<u>PPO Plan</u>	<u>PPO Plan</u>	<u>EPO Plan</u>	<u>EPO Plan</u>
		Less than \$45k		Less than \$45k
Individual	\$ 48.12	\$ 48.12	\$ 46.94	\$ 46.94
Employee/Spouse	\$368.52	\$245.67	\$359.40	\$239.61
Employee/Child(ren)	\$327.77	\$218.51	\$319.68	\$213.10
Family	\$385.83	\$257.19	\$376.20	\$250.79

If your spouse is eligible to obtain medical insurance through another employer or source, and you elect to enroll them in the Chatham plan, there is a surcharge of \$100/month (salary over \$52,000) or \$25/month (salary under \$52,000) that you will pay in addition to the premium above.

Health/Medical Insurance (continued):

Deductible*: \$1,000 / \$1,500

*For new full-time employees, Chatham reduces deductible for first calendar year to \$0.00.

All employees have the ability to reduce their deductible to \$0.00 for future years through our Fit for the Future program.

Fit for the Future:

Through UPMC’s “Take a Healthy Step” Program, Chatham offers full-time employees an incentive for taking preventative actions with their health. The incentive reduces their health plan deductible to \$0.00 for the next calendar year.

By completing specific healthy activities, employees can earn points. When an employee (individual plan) or both employee and spouse (family plan) earn(s) 500 points, the deductible for the following year will be waived.

Points can be earned from October 1 through September 30 for following calendar year.

Sample point structure from previous years:

MyHealth Questionnaire: 200

Biometric Screening: 200

Health Coaching: 200

Flu Shot: 200

Preventative Exams: 200

Coach on Call: 50

Activity Tracker: 25

5% improvement from previous biometric screening: 25

Well-Visit: 200

**Point structure may change annually*

AnywhereCare:

With UPMC AnywhereCare, employees/families can access care 24/7 for common medical issues through a virtual care visit instead of going to the doctor’s office. They can send in a prescription to your selected pharmacy.

Dental Insurance: Delta Dental

	<u>Option I</u>	<u>Option II</u>
Individual	\$ 28.51	\$ 17.30
Family	\$ 90.89	\$ 50.65

Benefits and Covered Services	Option 1	Option 2
Diagnostic & Preventative Services Exams, cleanings, x-rays, sealants, space maintainers	100%	100%
Basic Services Fillings, denture repair, posterior composites, simple tooth extractions	100%	80%
Endodontics (root canals)	100%	80%
Periodontics (gum treatment)	100%	80%
Oral Surgery	100%	80%
Major Services Crowns, inlays, onlays, cast restorations	70%	60%
Prosthodontics Bridges, dentures, denture reline/rebase	70%	60%
Implants	70%	60%
Orthodontic Benefits (for dependent children only)	50%	n/a
Orthodontic Maximums	\$1,000 Lifetime	n/a

Vision Insurance: Vision Benefits of America

Individual \$ 6.47
 Individual + 1 \$11.32
 Individual + Family \$17.20

Service	VBA Participating Provider Amount Covered/Benefit
Vision Exam (Glasses or Contacts)	100%
Clear Standard Lenses (Pair):	
Single Vision	100%
Bifocal	100%
Blended Bifocal	100%
Trifocal	100%
Progressives ^D	Controlled Cost ^E
Lenticular	100%
Polycarbonate ^C	100%
Scratch Coat – 1 yr	100%
Frame^B	100%
-OR-	
Elective Contacts (in lieu of eyeglass benefits)	
Material Allowance	\$160
Fitting Fee	15% off UCR ^A
-OR-	
Medically Necessary Contacts^F	100%

- A Usual, Customary, and Reasonable.
- B Within the program's \$50 wholesale allowance (approximately \$125 to \$150 retail).
- C Available In-Network at no charge for children under age 19.
- D Progressive lenses typically retail from \$150 to \$400, depending on lens options. VBA's controlled costs generally range from \$45 to \$175.
- E Unless otherwise prohibited by law.
- F Medically Required Contacts may only be selected in lieu of all other material benefits listed herein.

Section 125 Premium Conversion and Flexible Spending Accounts

Full-time employees may elect to set up health, dental and vision insurance premiums on a pre-tax basis, which is a tax savings. In addition, Flexible Spending Account (FSA) reduces taxes by allowing the employee to pay for certain health care (medical, dental, and vision) and dependent care (daycare) expenses on a pre-tax basis. At the time of enrollment, you determine the amount you wish to contribute to each account. Your contributions will be deducted from your paycheck evenly throughout the year.

*Full elected amount for year available as of January 1!

UPMC EAP Life Solutions

Full-time employees, spouses, and dependents will receive up to six counseling sessions and other consultation services free of charge and totally confidential.

Tuition Remission

Tuition remission applies to employees, dependents, and spouses who take classes at Chatham University at nocost. The tuition remission benefits are as follows:

<u>Undergraduate Programs</u>	<u>Waiting Period</u>
Full-time Employees	180-day introductory period
Dependents/Spouses	One year of service

Graduate Tuition remission is for full-time employees only (it does not include dependents and spouses) after completing the 180-day introductory period and does not include the health science programs which are full-time. Employees hired after January 1, 2008 must remain with the University after graduation for two years or repay the entire tuition expense.

Tuition Exchange Program

The Tuition Exchange Program is an opportunity for full-time employees' dependents to apply for scholarships to colleges and universities in membership with Chatham University through the Tuition Exchange Program. Full-time employees must have two years of service to participate in this program.

Chatham University participates in two tuition exchange programs:

1. Tuition Exchange Program, Inc.
2. CIC (Council of Independent Colleges) Tuition Program

PLEASE NOTE: Tuition exchange programs are an opportunity to apply for scholarships at participating institutions. There is no guarantee that all who apply will receive this scholarship. The institution to which you are applying makes the final decision. Please refer to the *Employee Manual* for complete details.

Long-Term Disability

Full-time employees are automatically enrolled in the Long-Term Disability program, which is paid by the University. The amount of coverage is 60% of the employee's salary after a 90-day waiting period as well as continued contributions to the employee's retirement plan.

Life Insurance

Full-time employees are automatically enrolled in the Group Life Insurance program, which is paid by the University. The amount of life insurance for each employee is two (2) times his/her annual salary.

Voluntary Life Insurance

Full-time employees can elect to obtain additional life insurance beyond that which is provided by the University. The amount of additional life insurance is paid entirely by the employee and is determined by the employee's age and coverage amount. Enrollment within the 30-day eligibility date requires no medical certification; enrollment after 30 days from being eligible requires completion of a medical questionnaire and approval by the insurance company.

Retirement Plans

The University participates in the retirement annuity plans provided by TIAA Investments. All full-time staff and faculty are required to be enrolled at the minimum contribution level of 2% after completing one (1) year of service with the University without a break in service and attaining the age of twenty-one (21). The one-year waiting period is waived if the new employee has an existing 403(b) plan from an institution of higher education or non-profit agency. Effective January 1, 2014, employees hired after this date are vested in the match plan after completing three years of employment.

Effective September 1, 2021, the match plan contributions are as follows:

<u>Employee</u>	<u>University</u>
5%	8%
4%	8%
3%	8%
2%	5%

Supplemental Retirement Plan (SRA)

The Supplemental Retirement Plan (SRA) is an employee-only pre-tax contribution plan through TIAA Investments. The University does not contribute to this plan. This is available to all employees on the first day of employment.