



2009 Benefit Summary for Staff

ND BENEFIT PROGRAM

The University offers a flexible benefits program, which allows you to make individual benefits selections based on your own needs. You will be making benefits selections each year. Eligibility for this program is full-time employment, which is: if you are regularly scheduled to work at least 30 hours per week for 12 months or 40 hours per week for nine months.

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION																								
Medical Insurance	<p><i>University/employee</i></p> <p>The University pays the major portion of the monthly premium; the employee portion is paid with before-tax dollars deducted from your paycheck.</p> <p><i>(The monthly No Coverage Credit for employees who opt out of coverage because they are covered under another employers plan may be used to offset the costs of other benefits within the ND Flex program or may be added to your pay as a taxable income.)</i></p>	The first day of the month following your date of employment.	<p>There are three medical plans available.</p> <ul style="list-style-type: none"> • Meritain PPO • Meritain CHA HMO • Meritain Select HMO <p>Monthly premiums are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">Individual</th> <th style="text-align: right;">Individual+1</th> <th style="text-align: right;">Family</th> </tr> </thead> <tbody> <tr> <td>Meritain PPO</td> <td style="text-align: right;">\$54.00</td> <td style="text-align: right;">\$190.00</td> <td style="text-align: right;">\$217.00</td> </tr> <tr> <td>Meritain CHA HMO</td> <td style="text-align: right;">\$48.00</td> <td style="text-align: right;">\$180.00</td> <td style="text-align: right;">\$198.00</td> </tr> <tr> <td>Meritain Select HMO</td> <td style="text-align: right;">\$35.00</td> <td style="text-align: right;">\$120.00</td> <td style="text-align: right;">\$140.00</td> </tr> <tr> <td>No Coverage Credit</td> <td colspan="3" style="text-align: right;">(\$33.00)</td> </tr> <tr> <td>No Coverage (ND Spouse)</td> <td colspan="3" style="text-align: right;">\$ 0.00</td> </tr> </tbody> </table>		Individual	Individual+1	Family	Meritain PPO	\$54.00	\$190.00	\$217.00	Meritain CHA HMO	\$48.00	\$180.00	\$198.00	Meritain Select HMO	\$35.00	\$120.00	\$140.00	No Coverage Credit	(\$33.00)			No Coverage (ND Spouse)	\$ 0.00		
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Dental Insurance	The University pays a portion of the monthly premium; the employee portion is paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment.	<p>The dental plans and associated monthly premiums are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: right;">Individual</th> <th style="text-align: right;">Individual+1</th> <th style="text-align: right;">Family</th> </tr> </thead> <tbody> <tr> <td>Delta Premier - 2009</td> <td style="text-align: right;">\$15.42</td> <td style="text-align: right;">\$27.52</td> <td style="text-align: right;">\$50.36</td> </tr> <tr> <td>Delta Preferred POS -2009</td> <td style="text-align: right;">\$20.02</td> <td style="text-align: right;">\$37.52</td> <td style="text-align: right;">\$67.94</td> </tr> <tr> <td>Delta Premier- 2010</td> <td style="text-align: right;">\$15.42</td> <td style="text-align: right;">\$27.52</td> <td style="text-align: right;">\$50.36</td> </tr> <tr> <td>Delta Preferred POS- 2010</td> <td style="text-align: right;">\$20.02</td> <td style="text-align: right;">\$37.52</td> <td style="text-align: right;">\$67.94</td> </tr> </tbody> </table> <p><i>(*A 2 year commitment for Delta is required)</i></p>		Individual	Individual+1	Family	Delta Premier - 2009	\$15.42	\$27.52	\$50.36	Delta Preferred POS -2009	\$20.02	\$37.52	\$67.94	Delta Premier- 2010	\$15.42	\$27.52	\$50.36	Delta Preferred POS- 2010	\$20.02	\$37.52	\$67.94				
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Vision Plan	<i>Employee</i> Paid with before-tax dollars deducted from your paycheck.	The first day of the month following your date of employment	The University's vision care program is provided through EyeMed. The monthly premiums are as follows: <table data-bbox="1060 297 1753 362"> <thead> <tr> <th></th> <th>Individual</th> <th>Individual+1</th> <th>Family</th> </tr> </thead> <tbody> <tr> <td>EyeMed</td> <td>\$8.32</td> <td>\$15.72</td> <td>\$23.04</td> </tr> </tbody> </table> Participation is optional.		Individual	Individual+1	Family	EyeMed	\$8.32	\$15.72	\$23.04	
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Basic Life Insurance	<i>University</i>	The first day of the month following your date of employment.	Basic group term policy of \$25,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.									
Supplemental Life Insurance	<i>Employee</i> Premiums paid with after-tax dollars deducted from your paycheck	The first day of the month following your date of employment.	Supplemental life insurance is available at group rates in increments of one to ten times your salary up to a maximum of \$1,000,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.									
Dependent Life Insurance	<i>Employee</i> Premiums paid with after-tax dollars deducted from your paycheck.	The first day of the month following your date of employment.	Options of coverage. Monthly premiums are as follows: <table data-bbox="1060 789 1753 889"> <thead> <tr> <th></th> <th></th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>Spouse Benefit</td> <td>\$12,500/\$25,000</td> <td>\$3.36/\$6.72</td> </tr> <tr> <td>Child(ren) Benefit</td> <td>\$5,000/\$10,000</td> <td>\$0.76/\$1.52</td> </tr> </tbody> </table>			Cost	Spouse Benefit	\$12,500/\$25,000	\$3.36/\$6.72	Child(ren) Benefit	\$5,000/\$10,000	\$0.76/\$1.52
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Flexible Spending Accounts	<i>Employee</i> Contributions are before-tax dollars and reimbursements for eligible expenses on a tax-free basis.	The first day of the month following your date of employment.	There are two Flexible Spending Accounts: the Health Care Spending Account and the Dependent Care Spending Account. Both accounts take advantage of tax savings. Participation is optional									
Travel/Accident Insurance	<i>University</i>	Upon employment.	Provides \$200,000 of coverage in the event of accidental death or up to \$200,000 for dismemberment resulting from injuries you sustain while traveling on University business. Your spouse is eligible for \$100,000 coverage in the event of accidental death or up to \$100,000 for dismemberment resulting from injuries sustained if traveling with you on University business. Please refer to the Travel and Entertainment Policies and Procedures handbook on the website http://controller.nd.edu for specific guidelines pertaining to this benefit. Administered by AIG Life Insurance Company.									

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Sick Leave	University	The first day of the month following your date of employment. May be used after completion of 90-day orientation period.	Sick leave is accumulated at a rate of two hours per week (prorated for individuals who work less than 40 hours per week). You may use your sick hours for: <ul style="list-style-type: none"> - Your personal sick time. - Up to five days for family sick time. - Up to two days for personal business.
Long-Term Disability	<i>University</i>	Upon completion of one year of continuous employment at the University of Notre Dame. The waiting period is waived if you were enrolled in Long-Term Disability with your previous employer within the last 3 months.	Pays 60% of your salary up to a maximum of \$12,000 per month after six months of total disability and integrates with other payments, such as Social Security. The program is administered by CIGNA.
Employee's Pension Plan	University	Age 21 and after completing 1,000 hours in the first 12 months of employment or any subsequent plan year.	Pension benefits are vested after five years of service. Retirement age is 55 with fifteen years of service, 62 with ten years of service and 65 with five years of service. The annual pension benefit is based on the following formula: 1.45% x years of credited service (years with at least 1000 hours) x average salary (highest five consecutive years out of last 10).
Tax-Deferred Annuity Plan (Supplemental Retirement Account)	<i>Employee</i> The total amount of salary eligible for tax deferral is established by law.	You are eligible at the time you are employed (or any other time during your active employment) to participate, through payroll deduction, in a tax-deferred supplemental retirement account.	There are three fund vendors for this benefit. Fidelity Investments and The Vanguard Group offer mutual funds through a tax-deferred supplemental custodial account, and TIAA/CREF offers a tax deferred supplemental retirement annuity.

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Educational Benefits: Employee/Spouse	<i>University/Employee</i> Undergraduate Course: 90% University 10% Employee Graduate Course: 100% University	Upon employment.	You and your spouse are entitled to one three credit hour undergraduate course each semester and summer session or one three credit hour graduate course each semester and summer session. Educational benefits received may be taxable.
Educational Benefits: Non-Notre Dame Tuition Reimbursement for Administrators and Staff	<i>University</i>	Upon employment.	Provides reimbursement for undergraduate or graduate courses up to \$1,500 per benefit year and reimbursement for job related certification, skills or trade training up to \$750 per benefit year.
Educational Benefits: Fred Freeman Staff Scholarship Fund	<i>University</i>	Upon completion of three consecutive years of full-time service with the University.	A limited number of employees will be awarded scholarships each academic year based on funds available. The maximum award per semester per student is \$1,000.
Educational Benefits: Children at the University of Notre Dame	<i>University</i> <i>See http://hr.nd.edu/benefits/index_education.shtml for additional information on changes in the children's education benefit effective 7/1/09.</i>	Upon completion of three consecutive years of full-time service with the University.	Children of full-time employees who meet standard admission requirements and attend the University of Notre Dame are granted tuition for up to eight semesters. Children must be 26 years of age or younger. The tuition remission is reduced by the value of a 12-hour-per-week student job (2007/2008 value is \$2400) during the sophomore, junior and senior years. The benefit may be taxable if the child is no longer considered a dependent according to the IRS.
Educational Benefits: Children at St. Mary's College	<i>University</i> <i>See http://hr.nd.edu/benefits/index_education.shtml for additional information on changes in the children's education benefit effective 7/1/09.</i>	Upon completion of three consecutive years of full-time service with the University.	Children of full-time employees who meet standard admission requirements and attend Saint Mary's College are granted tuition up to eight semesters. Children must be dependents according to federal methodology guidelines.

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Educational Benefits: Children at other Colleges and Universities	<i>University</i> <i>See http://hr.nd.edu/benefits/index_education.shtml</i> <i>for additional information on changes in the children's education benefit effective 7/1/09.</i>	Upon completion of ten consecutive years of full-time service with the University	Children of full-time employees who meet standard admission requirements at an accredited four-year institution of higher learning qualify for the Notre Dame Children's Tuition Grant. Children must be 26 years of age or younger. Up to 30% of Notre Dame's tuition may be used towards tuition and mandatory fees for full-time students and 24% for part-time students. The benefit may be taxable if the child is no longer considered a dependent according to the IRS.
Holidays	<i>University</i>	Upon employment.	Holiday pay for the following days/time not worked: Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving and the day after, Christmas Celebration, and New Year's Day Celebration (Annual total of twelve to fifteen days).
Vacation	<i>University</i>	Accrual begins immediately upon hire. 90 day waiting period before using.	Two weeks up to seven years, three weeks after seven years, four weeks after twelve years and five weeks after twenty years. For employees regularly working less than 40 hours per week, vacation will be prorated based on hours worked.
Funeral Leave	<i>University</i>	Upon employment.	Funeral Leave is provided as follows: <ul style="list-style-type: none"> - Five work days for spouse, child, parent, or parent-in-law. - Three work days for sibling, grandparent or grandchild. - One work day for aunt, uncle, niece, nephew. - ½ work day for cousin, brother-in-law, and sister-in-law.
Leave of Absence	<i>Employee</i>	Upon employment.	Leave of absences will be extended for the following University policies: <ul style="list-style-type: none"> - Family and Medical Leave(FMLA) - Personal - Military
Adoption Benefit	<i>University</i>	After one full year of service.	Eligible for reimbursement up to \$3,000 per adoption (maximum of two per year) in expenses. Covered adoption expenses include: legal fees, medical expenses of birth mother, agency or placement fees, medical expenses for child and immigration fees.

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Long-Term Care Insurance	<i>Employee</i> Premiums for employees and spouses are payroll deducted. Parents and grandparents are billed directly by Aetna.	Available to employees, their spouses, parents (in-law), and grandparents (in-law) at group rates.	Long-Term Care is the type of care received when someone needs assistance with daily living due to an accident, illness, or advancing age, either at home or in a facility. You choose from various options that are offered. Aetna administers this plan. Participation is optional. Must be 18 years of age to participate; there is no upper age limit for coverage. Evidence of insurability is required after the initial eligibility period.
Athletic Tickets and Parking	<i>University</i>	Upon employment.	Season tickets may be purchased for home football, basketball, and hockey games at a 20% discounted price subject to availability. Free parking at all athletic and Joyce Center events.
Availability of Athletic Facilities	<i>University</i>	Upon employment.	These include handball, squash, basketball and tennis courts, running track, swimming pool, fitness and weight rooms.
LifeWorks Employee Assistance Program	<i>University</i>	Upon employment.	The program offers confidential short-term counseling for employees and their families on issues concerning marriage and family, chemical dependency/substance abuse, financial matters and others. For assistance, please contact LifeWorks at 1-888-267-8126.
Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop	<i>University</i>	Upon employment.	Discount (20%) on most items.
Golf Courses	<i>University</i>	Upon employment.	Discount on greens fees
University Libraries	<i>University</i>	Upon employment.	Books and materials may be borrowed upon presentation of your University identification card.
Parking	<i>University</i>	Upon employment.	Free parking is available to all University employees. A parking pass may be obtained at University Parking Services located in the Campus Security Building.
Automobile Discount Program	<i>Employee</i>	Upon Employment	Ford Motor Company and General Motors Corporation have extended their supplier discount program to University faculty,

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			administrators, and staff who reside in the United States. With the supplier discount, you pay a small percentage over the price paid by GM and Ford Motor employees for most new and unused GM and Ford vehicles. You may lease or purchase up to two eligible GM or Ford vehicles per year.
Auto & Homeowners Discount Program	<i>Employee</i>	Upon employment	As an employee or retiree of the University, you can save up to 10% on auto and home insurance through Liberty Mutual's Group Savings Plus program. You'll also enjoy: <ul style="list-style-type: none"> • Competitive rates, guaranteed for 12 months • Convenient payment plans • Round-the-clock claims service • 24-Hour Emergency Roadside Assistance
Social Security Benefits	<i>University/Employee</i>	Upon employment.	Social Security coverage provides you with retirement benefits and medical insurance (Medicare) benefits. The University contributes 6.2% of your pay up to \$97,500 for Social Security and 1.45% of your pay for Medicare.
Workers Compensation	<i>University</i>	Upon employment.	All employees are covered under the Workers Compensation Act and the Occupational Disease Act providing protection from loss of income attributable to job-related injury. All incidents must be reported to the supervisor immediately.
Unemployment Compensation	<i>University</i>	Upon employment.	Employees are covered under the Federal Unemployment Tax Act and Indiana laws.

This is a general summary of benefits. Specific information may be obtained from the Office of Human Resources or by visiting our website at hr.nd.edu