



**2006 Benefit Summary**

**for**

**Senior Research Associates, Postdoctoral Research Associates, Research Associates, Teaching Scholars**

BENEFIT	WHO PAYS	EFFECTIVE	DESCRIPTION															
<b>Medical Insurance</b>	<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>The first day of the month following your date of appointment.</p>	<p>There are three medical plans available.</p> <ul style="list-style-type: none"> <li>• North American (PPO)</li> <li>• North American Health (HMO)</li> <li>• Advantage Health (HMO)</li> </ul> <p>Monthly premiums are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Individual</b></th> <th style="text-align: center;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>North American (PPO)</td> <td style="text-align: right;">\$47.00</td> <td style="text-align: right;">\$182.00</td> </tr> <tr> <td>NAA Health (HMO)</td> <td style="text-align: right;">\$35.00</td> <td style="text-align: right;">\$130.00</td> </tr> <tr> <td>Advantage (HMO)</td> <td style="text-align: right;">\$29.00</td> <td style="text-align: right;">\$117.00</td> </tr> </tbody> </table>		<b>Individual</b>	<b>Family</b>	North American (PPO)	\$47.00	\$182.00	NAA Health (HMO)	\$35.00	\$130.00	Advantage (HMO)	\$29.00	\$117.00			
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<b>Dental Insurance</b>	<p><i>Employee</i></p> <p>Paid with before-tax dollars deducted from your paycheck.</p>	<p>The first day of the month following your date of appointment.</p>	<p>The dental plans and associated monthly premiums are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Individual</b></th> <th style="text-align: center;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>DeltaPremier (PPO)*</td> <td style="text-align: right;">\$15.44</td> <td style="text-align: right;">\$59.44</td> </tr> <tr> <td>Health Resources, Inc(DMO)</td> <td style="text-align: right;">\$27.92</td> <td style="text-align: right;">\$86.72</td> </tr> <tr> <td>Health Resources, Inc Out of Area</td> <td style="text-align: right;">\$36.68</td> <td style="text-align: right;">\$110.08</td> </tr> <tr> <td>2007 DeltaPremier (*A 2 year commitment for Delta is required)</td> <td style="text-align: right;">\$17.68</td> <td style="text-align: right;">\$65.20</td> </tr> </tbody> </table> <p>Participation is optional.</p>		<b>Individual</b>	<b>Family</b>	DeltaPremier (PPO)*	\$15.44	\$59.44	Health Resources, Inc(DMO)	\$27.92	\$86.72	Health Resources, Inc Out of Area	\$36.68	\$110.08	2007 DeltaPremier (*A 2 year commitment for Delta is required)	\$17.68	\$65.20
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<b>Vision Plan</b>	<p><i>Employee</i></p> <p>Paid with before-tax dollars deducted from your paycheck.</p>	<p>The first day of the month following your date of employment.</p>	<p>The University's vision care program is provided through EyeMed. The monthly premiums are as follows:</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><b>Individual</b></th> <th style="text-align: center;"><b>Family</b></th> </tr> </thead> <tbody> <tr> <td>EyeMed</td> <td style="text-align: right;">\$6.68</td> <td style="text-align: right;">\$15.88</td> </tr> </tbody> </table> <p>Participation is optional.</p>		<b>Individual</b>	<b>Family</b>	EyeMed	\$6.68	\$15.88									
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<b>Basic Life Insurance</b>	<p><i>University</i></p>	<p>The first day of the month following your date of appointment.</p>	<p>Basic group term policy of \$25,000. Includes accidental death and dismemberment. Administered by Minnesota Life Insurance Company.</p>															
<b>Optional Additional Life Insurance</b>	<p><i>Employee</i></p> <p>Premiums paid with after-tax dollars deducted from your paycheck</p>	<p>The first day of the month following your date of appointment.</p>	<p>Optional 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.</p>															

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Travel/Accident Insurance</b>	<i>University</i>	Upon appointment.	Provides \$200,000 of coverage in the event of accidental death or 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 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 <a href="http://controller.nd.edu">http://controller.nd.edu</a> for specific guidelines pertaining to this benefit. Administered by AIG Life Insurance Company.
<b>Tax-Deferred Annuity Plan (Supplemental Retirement Account)</b>	<i>Employee</i> The total amount of salary eligible for tax deferral is established by law.	You are eligible at the time of appointment (or any other time during your appointment) 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.
<b>Educational Benefits: Employee/Spouse</b>	<i>University/Employee</i> Undergraduate Course: 90% University 10% employee. Graduate Course: 100% University.	Upon appointment.	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.
<b>Holidays</b>	<i>University</i>	Upon appointment.	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).
<b>Salary Continuation (Sick)</b>	University	Upon appointment.	You will be paid your full salary for up to six months or to the end of your appointment, which ever comes earlier. Two personal days may be taken per calendar year and five days per calendar may be used for illness, medical and/or dental appointments of a child, step child, spouse and/or parent.
<b>Vacation</b>	<i>University</i>	After six months from date of appointment.	One week after six months, two weeks after one year.
<b>Leave of Absence</b>	<i>Employee</i>	Upon appointment.	Leave of absences will be extended for the following University policies: - Family and Medical Leave (FMLA) - Personal - Military

<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Long-Term Care Insurance</b>	<i>Employee</i> Premiums for employees and spouses are payroll deducted. Parents and grandparents are billed directly by Aetna.	Available to employees working at least twenty hours per week, their spouses, parents (in-law), and grandparents (in-law) at group rates. Must be 18 years of age to participate; there is no upper age limit for coverage. Evidence of insurability is required after initial eligibility period.	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.
<b>Athletic Tickets and Parking</b>	<i>University</i>	Upon appointment. Your appointment must begin prior to the season and continue through December 31.	Season tickets may be purchased for home football, basketball, and hockey games at a 20% discounted price subject to availability. Tickets should be requested through the Graduate School. Free parking at all athletic and Joyce Center events.
<b>Availability of Athletic Facilities</b>	<i>University</i>	Upon appointment.	These include handball, squash, basketball and tennis courts, running track, swimming pool, fitness and weight rooms.
<b>IRISHealth / Wellness</b>	<i>University</i>	Upon appointment.	IRISHealth offers employees access to health-related material and to a series of programs on campus. Community health club memberships are available at a discounted rate.
<b>LifeWorks Employee Assistance Program</b>	<i>University</i>	Upon appointment.	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.
<b>Bookstore, Joyce Center Varsity Shop, and Golf Pro Shop</b>	<i>University</i>	Upon appointment.	Discount (20%) on most items.
<b>Golf Courses</b>	<i>University</i>	Upon appointment.	Discount on greens fees.
<b>University Libraries</b>	<i>University</i>	Upon appointment.	Books and materials may be borrowed upon presentation of your University identification card.
<b>Parking</b>	<i>University</i>	Upon appointment.	Free parking is available to all University employees. A parking pass may be obtained at University Parking Services located in the Campus Security Building.
<b>Automobile Discount Program</b>	<i>Employee</i>	Upon Employment	Ford Motor Company and General Motors Corporation have extended their supplier discount program to University faculty, 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.

<b>Auto &amp; Homeowners Discount Program</b>	<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"> <li>• Competitive rates, guaranteed for 12 months</li> <li>• Convenient payment plans</li> <li>• Round-the-clock claims service</li> <li>• 24-Hour Emergency Roadside Assistance</li> </ul>
<b>Social Security Benefits</b>	<i>University/Employee</i>	Upon appointment.	Social Security coverage provides you with retirement benefits and medical insurance (Medicare) benefits. The University contributes 6.2% of your pay up to \$94,200 for Social Security and 1.45% of your pay for Medicare.
<b>BENEFIT</b>	<b>WHO PAYS</b>	<b>EFFECTIVE</b>	<b>DESCRIPTION</b>
<b>Workers Compensation</b>	<i>University</i>	Upon appointment.	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 immediately reported to the supervisor.
<b>Unemployment Compensation</b>	<i>University</i>	Upon appointment.	Employees are covered under the Federal Unemployment Tax Act and Indiana laws.

Note: Questions pertaining to taxes or tax treaties can be referred to Becky Laskowski, Assistant Tax Director, by telephone at (574) 631-7051 or by email at Laskowski.7@nd.edu.

This is a general summary of benefits. Specific information may be obtained from the Office of Human Resources or by visiting our Web site at [hr.nd.edu](http://hr.nd.edu)