

## Benefits Information Summary

	PAID FOR BY		THOSE ELIGIBLE		Enrollment	Eligibility	What you receive
	Employee	CU	Full-Time	Part-Time			
Health Insurance	X	X	X	X	Must be completed within 31 days of date of hire.	1st of the month following date of hire. If date of hire is the 1st of the month, then eligibility begins on that day.	Comprehensive medical coverage including physician, hospital and wellness benefits administered by United HealthCare (UHC). Rx benefits are included and provided by Walgreens Health Initiatives (WHI). Employee portion of premium is paid with before-tax salary dollars.
Dental Insurance	X	X	X	X	Must be completed within 31 days of date of hire.	1st of the month following date of hire. If date of hire is the 1st of the month, then eligibility begins on that day.	Comprehensive dental coverage offering preventative, basic, major, and orthodontia (children) coverage based on the plan you choose. Employee portion of premium is paid with before-tax salary dollars.
Vision Service Plan (VSP)	X	X	X	X	Must be completed within 31 days of date of hire.	1st of the month following date of hire. If date of hire is the 1st of the month, then eligibility begins on that day.	Vision benefits include routine eye exams, reduced cost frames, lenses, and contacts along with other discounts and benefits.
Flexible Spending Account: Health and Dependent Care	X		X	X	Must be completed within 31 days of date of hire.	1st of the month following date of hire. If date of hire is the 1st of the month, then eligibility begins on that day.	Set aside money on a pre-tax basis to pay for expenses not covered by insurance, or for day care for a dependent. Enroll wisely as the "use it or lose it" rule applies.
Disability Insurance <b>(pre-existing condition applies)</b>	X	X	X	X	Must be completed within 31 days of employment for guaranteed issue.	1st of the month following date of hire. If date of hire is the 1st of the month, then eligibility begins on that day.	After designated elimination period, disability benefits pay 2/3 of pre-disability salary to age 65 (based on the maximum annual salary specified in the plan). Pays basic retirement contribution while receiving disability income benefits.
Group Term Life Insurance		X	X	X	Automatic coverage. No enrollment required.	Three months after date of hire.	One times annual salary up to maximum of \$50,000.
Voluntary Term Life Insurance	X		X	X	Must be completed within 31 days of employment for guaranteed issue amount.	1st of the month following three months of employment	Opportunity to purchase additional group term life insurance coverage for employee and family.
403(b) Retirement Plan	X	X	All employees, other than students, are eligible to contribute to the plan.		Enroll online anytime at <a href="http://www.principal.com">www.principal.com</a> . If employed prior to Nov. 1, 2008, enrollment with TIAA-CREF is an option. Call HR to fill out enrollment forms.	After 2 years of regular employment; or <u>possible</u> waiver of 2 years if enrolled in a \$403(b) or \$403(b)(7) Plan or \$401(a) Plan of another academic institution with 24 months of service at that institution.	Savings for retirement through tax-deferred contributions. University provides matching dollars based upon the amount of individual contribution. May receive up to 6% when employee contributes 5% of salary.
Paid Leave: Holidays Sick Vacation		X X X	X X X	X X X	N/A	Holidays: Immediately Sick: After three months of employment Vacation: After six months of employment	Refer to Staff and Faculty Handbooks for list of observed holidays and accrual rates for sick and vacation leave.

## Tuition Remission Program

Current Employment Status:	Remission Benefit:	Waiting Period:	Credit Hour Limit:
Employee working 1560 or greater annual hours <b>with continuous benefit eligible service beginning before 10/1/2004</b>	100% remission for self/spouse/dependent child	None	No credit limit for self (note 1) 136 undergraduate credit hours for spouse and/or dependent child (note 4)
Employee working 1560 or greater annual hours	100% remission for self	6 months consecutive employment of 1560 or greater annual hours	No credit limit (note 1)
	50% remission for spouse/dependent child	3 years consecutive employment of 1560 or greater annual hours	136 undergraduate credit hours (note 4)
	75% remission for spouse/dependent child	4 years consecutive employment of 1560 or greater annual hours	136 undergraduate credit hours (note 4)
	100% remission for spouse/dependent child	5 years consecutive employment of 1560 or greater annual hours	136 undergraduate credit hours (note 4)
Employee working 1040 -1559 annual hours	33 1/3% remission for self/spouse/dependent child	5 years consecutive employment of 1040 or greater annual hours	No credit limit for self (note 1) 136 undergraduate credit hours for spouse and/or dependent child (note 4)
Retiree	Self/spouse/dependent child (note 2)	None	No credit limit for self (note 1) 136 undergraduate credit hours for spouse and/or dependent child (note 4)
Disabled Employee with 10 years of benefit eligible service (note 3)	Self/spouse/dependent child (note 2)	None	No credit limit for self (note 1) 136 undergraduate credit hours for spouse and/or dependent child (note 4)
Deceased Employee with 10 years of benefit eligible service (note 3)	Spouse/dependent child (note 2)	None	136 undergraduate credit hours for spouse and/or dependent child (note 4)

**Note 1: Participation is limited to the monetary value of two courses per semester or combined Summer Sessions.**

**Note 2: Amount of remission benefit is determined when the benefit is received, based on the current policy then in force.**

**Note 3: The disabling condition or death must have occurred while the individual was actively employed by the University.**

**Note 4: Tuition expenses beyond 136 undergraduate credit hours will be at the student's own expense. This 136 undergraduate credit hour limit includes all courses completed or attempted where the University's tuition remission budget has paid for the course(s) (e.g., withdrawals past the official "drop/add" date and course(s) re-taken due to failure, incomplete, etc.) as well as courses completed or attempted as part of the FACHEx and Tuition Exchange programs.**

## High School Reciprocal Tuition, FACHEX and Tuition Exchange Programs

	PAID FOR BY		THOSE ELIGIBLE		Enrollment	Eligibility	What you receive
	Staff/ Faculty Member	CU	Full- Time	Part- Time			
High School Reciprocal Tuition Program (Contact Business Office at 280-2707)	X		X			After you have completed at least three years of full-time service.	May apply for a tuition discount at the following high schools: Brownell-Talbot, Creighton Prep, Daniel J. Gross, Duchesne Academy, Mercy, Mt. Michael, Roncalli, St. Albert's and Skutt. Information is published periodically in the <a href="#">Creighton Today</a> or contact the Business Office.
FACHEX Program Registrar's Office (280- 4020)	X	X	X			After 5 years consecutive regular <b>full-time</b> employment	Offers tuition remission at 26 Jesuit Colleges and Universities. However, the number of awards is limited.
Tuition Exchange Program (TEP) Registrar's Office (280- 4020)						After 5 years consecutive regular <b>full-time</b> employment	Offers tuition remission at approximately 400 other schools. However, the number of scholarships is limited.

Review <http://www.creighton.edu/President/PresOfc/GuideToPolicies/Guide.pdf> for complete TUTION REMISSION POLICY 2.2.12

## Other Benefit Programs Available

BENEFITS AND PHONE NUMBERS	PAID FOR BY		BENEFIT RECEIVED	WHEN ELIGIBLE
	YOU	CU		
AAA Nebraska Jason Castillo at (402) 938-0081	X		Reduced group membership offers discounted travel, roadside assistance and insurance for employees and immediate family members.	Immediately
Child Care Center (280- 2460)	X		Care is available to children 6 weeks to 6 years of age. Fees are based on age of child.	Immediately
Credit Union (280- 1709)	X		Services include: savings program, loans, share draft accounts, IRA accounts, etc.	Immediately
Campus Bookstore (280-2796)	X		Discount (10%)	Immediately
CUMC Outpatient Pharmacy Clinic (449-4560)	X		If enrolled in the medical plan you will have reduced copays/coinsurance using the CUMC Pharmacy. Free delivery to your on campus work place is also provided.	Immediately
Employee Assistance Program (1-800-424-4831)		X	Confidential counseling and referral service to help you and your family successfully deal with life's problems.	Immediately
JayBuck\$ Program (Card Services 280-4700)	No Cost		Stored value program where you may pre-deposit funds into an account to purchase goods and services on campus and at participating off-campus merchants using your ID card.	Immediately
Joslyn Art Museum	No Cost		Free admission for employee to the museum upon presentation of a valid Creighton University ID card.	Immediately
Kiewit Fitness Center (280-2848) and the FitNest in the Harper Center (280-3575)	X		Recreational/Fitness Centers offering weight and aerobic equipment, free weights, running track, courts for basketball, racquetball, tennis, badminton, jogging track, saunas and whirlpool, lockers and free towel service. Reduced rates for employees who meet minimum utilization requirements. Payroll deduction is available.	Immediately
Parking (Public Safety 280- 2104)	X		To park in University lots, you must have a valid parking sticker. Payroll deduction is available and fees may be paid with pre-tax dollars.	Immediately
University Libraries	No Cost		With a valid Creighton University ID card you may have use of the Reinert Alumni Memorial, Law and Health Sciences libraries.	Immediately
Verizon Wireless	X		22% discount - see flyer on HR website under Additional Benefits/Other Benefits	Immediately

**This summary is presented as a matter of general information. This information is not to be accepted or construed as a substitute for provisions contained in the Plan documents held by the University. All statements made on this Summary Sheet are subject to the terms and provisions of the Plan and the policies and contracts of insurance funding the plan.**

For more benefit information, go the Human Resources website and click on Benefits.

**[www2.creighton.edu/hr](http://www2.creighton.edu/hr)**