

# Creighton University Benefits at a Glance

Most employers offer benefits, but Creighton provides benefits that go beyond the paycheck. At Creighton University, we are committed to offering a comprehensive and competitive benefits package that provides options for our employees and their families. In the Jesuit tradition of *cura personalis*, caring for the whole person, we are committed to the overall health—physical, mental, emotional, financial and spiritual—of each employee.

## Group Health and Welfare Plans

### Eligibility

Benefits are effective the first of the month following your date of hire, unless hired on the 1st of the month and then benefits are effective that day. You must work 20 hours per week to be benefit eligible.

### Health

Comprehensive medical coverage including physician, hospital and wellness benefits as well as prescription coverage administered by **UnitedHealthcare (UHC)**. Three plan options available: Creighton Consumer Account Plan (CCAP), PPO1 and PPO2.

### Dental

Administered by **MetLife**, the dental plan provides for preventative, basic and major services as well as orthodontia for dependent children under the age of 19.

### Vision

The **Vision Service Plan (VSP)** provides preventative vision are benefits, including routine eye exams, reduced cost frames, lenses, and contacts along with other discounts and benefits.

### Flexible Spending Account (FSA)

Medical and Dependent Care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain health care and dependent child/elder care expenses.

### Health Savings Accounts (HSA)

For those participating in the CCAP plan, an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.

### Short-Term Disability

Available to all benefit-eligible employees and is 100% employee paid. After a 14-day elimination period, short-term disability benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

### Long-Term Disability

You are automatically enrolled and Creighton pays 100% of the cost of this benefit. Should you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.

### Group Term Life

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with **Mutual of Omaha**.

### Voluntary Term Life

To provide added financial stability, you may enroll in additional life insurance coverage for yourself and your family through **Mutual of Omaha**.

### MetLaw

Receive legal advice and legal services for a wide range of personal legal matters.



## Retirement Plan

### Eligibility

- All employees are eligible to participate in the plan as of their date of hire.
- You can enroll online and check account balances at [principal.com](http://principal.com) or by calling 800.547.7754.
- Contribute up to 90 percent of eligible compensation (subject to IRS limits: \$18,500 deferrals, \$6,000 catchup deferrals, and \$275,000 eligible compensation for 2018.)
- Pre-tax and after-tax (Roth) contribution options available.
- Company match made with pre-tax dollars.
- You are immediately eligible to receive the 2% Employer Minimum Contribution regardless of their own deferrals to the plan. Meaning, you do not need to contribute to the plan to receive the 2% from Creighton. To take full advantage of the Employer Matching Contribution, you will need to defer a portion of your eligible compensation to receive the employer match. See the Matching Table below for more details.

**Matching Table**

403(b) Employee Elective Deferral	Employer Minimum Contribution	Employer Matching Contribution	Total Employer Contribution
5.00%	2.00%	5.00%	7.00%
4.00%	2.00%	3.60%	5.60%
3.00%	2.00%	2.20%	4.20%
2.00%	2.00%	0.80%	2.80%
1.00%	2.00%	0.00%	2.00%
0.00%	2.00%	0.00%	2.00%

## Well-Being and Work-Life Solutions

- Our wellness benefits include health education seminars, **on-campus free fitness centers**, participation in fitness classes and health promotion events. The program also offers more comprehensive services including:
  - Biometric Screenings
  - Health Assessments
  - Health Coaching
  - Health Advisor Services
- We offer **SimplyWell** to all faculty and staff members.
  - The program provides premium discounts for the medical plan based on participation in the annual screenings.

### Work-Life Benefits

- Emergency Care Fund
- Parental Leave
- Adoption Assistance
- Flexible work schedule (alternative schedule, compressed work schedule, job sharing and reduced schedule)
- Ability to work remotely in certain jobs/roles

### Employee Assistance Program

- Confidential professional consultation on a wide variety of personal, family and/or work-related problems.
- Free and available 24 hours a day, 7 days a week to faculty, staff and their families.
- 8 consultations per issues, per year.
- Contact information: 800.424.4831 or [magellanhealth.com/member](http://magellanhealth.com/member)

### Real Appeal

- A new step-by-step online weight loss program available at no cost to all employees, spouses and dependents enrolled in our UnitedHealthcare insurance plan.

### Cardiovascular Risk Reduction Program and Diabetes Risk Reduction Program

- A unique patient-centered care management and wellness program to promote healthy lifestyle behaviors.

### Commit to Quit

- A Tobacco Cessation Program

## Time Off Program

The observance of a University-designated holiday is based on the individual school/department business necessity and the individual requirements of the position.

### Established Holidays

- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas holiday break (the University is closed during the period from Christmas Eve through New Year's Day)
- Good Friday
- Memorial Day

### Sick Hours

Benefit-eligible staff accrue sick leave hours each pay period based on annual scheduled hours.

### Vacation

Benefit-eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service.

### Service Time Off

Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) with a Creighton-sponsored event and/or Creighton partnership.

## Career and Development

### Tuition Remission

Tuition remission is a waiver of tuition and is available to faculty and staff and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student.

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements.

### Tuition Discount Program

- Eligible faculty and staff may be eligible for discounts at local parochial schools.

### Additional Development Opportunities

- Internal career mobility program
- Professional development classes and workshops
- Ignatian formation

## Leave of Absence

### Family Medical Leave

Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- for incapacity due to pregnancy, prenatal medical care or child birth;
- to care for the employee's child after birth, or placement for adoption or foster care;
- to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- for a serious health condition that makes the employee unable to perform the employee's job.

You must have been employed for one year and worked 1,040 hours prior to requesting your leave.

### Disability or Non-Qualified Medical Leave

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), it is within the discretion of the employee's supervisor, administrator or dean to grant an unpaid leave of absence.

### Funeral/Bereavement Leave

Up to three working days may be allowed without loss of pay for attending the funeral of an immediate family member.

### Military Leave

Policy complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA).

### Parental Leave

After one year of employment, benefit-eligible faculty and staff are eligible for four weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.

## Additional Benefits

### AAA Nebraska

Reduced group membership offers discounted travel, roadside assistance and insurance for employees and immediate family members.

### Athletics Tickets

Discount of 20% on up to two season tickets.

### Child Care Center

Child care is available to children 6 weeks to 6 years of age. Fees are based on age of child.

### Credit Union

Services include: savings program, loans, share draft accounts, IRA accounts, etc.

### Campus Bookstore

Discount: 10%

### Children's Museum

Membership discount at Omaha Children's Museum.

### Creighton Pharmacy

If enrolled in the medical plan, you will have reduced copays/coinsurance using the Creighton University Campus Pharmacy. Free delivery to your on-campus work place is also provided.

### Fitness Centers

The Kiewit and Rasmussen fitness centers offer weight and aerobic equipment, free weights, running track, courts for basketball, racquetball, tennis, badminton, jogging track, saunas, lockers and free towel service.

### Home Instead

In a partnership with Home Instead Senior Care, we offer tools and resources for our staff and faculty who help care for an elderly family member.

### iJay Store

A wide range of Apple products are available for purchase at our on-campus store.

### JayBuck\$ Program

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.

### Joslyn Art Museum

Free admission for employee to the museum.

### Max I. Walker Dry Cleaning

Receive a 15% discount and free home/office delivery.

### Mutual of Omaha

Programs available to employees at no cost through Mutual of Omaha:

- Your Hearing Discount Program
- Overview of Hearing Program
- Travel Assistance and Theft Support

### Personal Computers

Full-time faculty and staff can purchase a personal use computer at discounted prices. Creighton endorses no computer brand over another.

- Preferred vendor for Windows-based computers and tablets: GovConnection.
- Apple products are available at our on-campus iJay store.

### Software

Faculty and staff can install Office 365 for free and purchase software from Microsoft, Adobe, etc., software through our Kivuto store.

### University Libraries

Free use of the Reinert-Alumni Memorial, Law and Health Sciences libraries.

### Verizon Wireless

Discount: 19%