Creighton’s Total Rewards Strategy

Creighton’s total rewards philosophy, driven by our mission and core values, aims to ensure that Creighton is a desirable place to work, learn, and grow both professionally and personally. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. Creighton provides a suite of valuable health, wellness, time off programs, tuition benefits and financial security benefits to demonstrate care and support for our employees and their families today and in the future. Each year, Creighton closely evaluates our total reward offerings to address the diverse needs of our workforce. Please familiarize yourself with this guide and ask questions to ensure you’re getting the most from your total rewards!

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*Omaha campus only
Below is a snapshot of Creighton’s elective employee benefits. For more details, such as plan documents, claim forms, etc., visit my.creighton.edu/hr/benefits-new.

**Elective benefits**

**HEALTH INSURANCE PLANS**

Comprehensive medical coverage, including physician, hospital and wellness benefits, are administered by UnitedHealthcare (UHC). The integrated prescription drug benefit is provided by Express Scripts (ESI). We have also partnered with RxBenefits for the prescription plan.

**DENTAL PLAN**

Administered by MetLife, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.

**VISION PLAN**

The Vision Service Plan (VSP) provides you preventive vision care 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 healthcare and dependent child/elder care expenses.

**HEALTH SAVINGS ACCOUNTS (HSA)**

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

**SHORT-TERM DISABILITY**

Short-term disability is available to all benefit-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

**LONG-TERM DISABILITY**

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If 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 AND ACCIDENTAL DEATH INSURANCE**

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 AND ACCIDENTAL DEATH INSURANCE**

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

**METLIFE LEGAL PLUS PARENTS**

Through MetLife Legal, you can receive legal advice and legal services for a wide range of personal legal matters. The plan covers parents, parents-in-law and grandparents for many of the common legal issues a family faces.

**ID WATCHDOG IDENTITY THEFT**

ID Watchdog helps you better protect your identity by monitoring your credit and other services.

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Receive confidential and professional counseling on any issue related to personal, family and/or work-related problems. Services are free and available 24 hours a day, seven days a week to faculty, staff and their families — eight consultations per topic, per year.

For more benefits information, visit my.creighton.edu/hr/benefits-new.

All benefits are subject to eligibility requirements and other plan limits. While this summary is intended to be accurate, the official documents contain all the specific provisions of the plans. If there are any discrepancies between this summary and the official documents, the official documents will govern.
Retirement plan

ELIGIBILITY

- All employees are eligible to participate in the 403(b) retirement plan.
- You can enroll online at principal.com/welcome.
- Contribute up to 90% of eligible compensation (subject to IRS limits: $23,000 deferrals, $7,500 catchup deferrals, and $345,000 eligible compensation for 2024).
- Pre-tax and after-tax (Roth) contribution options available.

Well-being and work-life solutions

WELLNESS BENEFITS

Our wellness benefits include health education seminars, on-campus free fitness centers, participation in fitness classes and health promotion events.

To learn more, visit my.creighton.edu/hr/wellness-programs-and-events.

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. Visit my.creighton.edu/hr/resources/employee-resources/time-off for further details.

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)
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Juneteenth

FUNERAL/BEREAVEMENT LEAVE

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

FACULTY SICK TIME AND VACATION

Visit hr.creighton.edu/resources/employee-resources for details about sick time and vacation for full- and part-time faculty.

STAFF SICK TIME AND VACATION

Benefit-eligible staff accrue sick leave hours each pay period based on annual scheduled hours. They 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) in support of the Jesuit, Catholic mission of Creighton University.

EMPLOYER CONTRIBUTIONS

- Creighton offers both a 2% employer minimum contribution as well as employer matching contribution. You are entitled to the 2% employer minimum contribution regardless of how much you contribute to the plan. All contributions made by Creighton are made with pre-tax dollars.
- Creighton will match 100% of the first 5% of eligible pay that you contribute (pre-tax or Roth) to the plan. To maximize the matching contributions provided by Creighton, you need to contribute at least 5% of your eligible pay each pay period. Please refer to the matching table for more details.
- You’re always fully vested in your contributions and the 2% employer minimum contributions. You will be fully vested in the employer matching contributions after two years of service and 1,000 hours worked in each of those years.

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<th>403(b) employee elective deferral</th>
<th>Employer minimum contribution</th>
<th>Employer matching contribution</th>
<th>Total employer contribution</th>
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Only faculty and staff are eligible for employer contributions.
**Leave of absence**

**HELPING TO SUPPORT THE ENTIRE PERSON**

Creighton University values enabling its eligible employees the opportunity to achieve a work-life harmony through various time off and leave of absence programs. Consult with HR to determine what leave benefits apply in your confidential, unique situation. Visit my.creighton.edu/hr/benefits/leave-absence-options for more information on leave of absence options.

**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 childbirth
- 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.

**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), they may be eligible for a medical leave of absence and/or short-term disability.

**MILITARY LEAVE**

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

**PAID PARENTAL LEAVE**

After one year of employment, benefit-eligible faculty and staff are eligible for six 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.

**PERSONAL/FAMILY SUPPORT LEAVE OF ABSENCE (PFSL)**

PFSL offers unpaid time off generally used in situations not covered by other types of University leave programs to support employees in being away from work for three days or up to two consecutive weeks for personal matters and/or family support related needs.

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**Learning and development**

**TUITION DISCOUNT PROGRAM**

Eligible faculty and staff may be eligible for discounts at Omaha private schools.

**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. Note: The IRS requires any graduate tuition amount over $5,250 be considered taxable wages.

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- Employees and dependents are eligible upon the employee’s date of hire.

**TUITION EXCHANGE AND FACHEX**

Tuition Exchange is a tuition remission program for children of current full-time faculty, administrators and staff. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

FACHEX is an undergraduate tuition remission program for children of current full-time faculty, administrators and staff. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school’s requirements for FACHEX applicants.

**ADDITIONAL DEVELOPMENT OPPORTUNITIES**

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

Visit my.creighton.edu/hr/benefits/tuition-remission-and-discount for details about the tuition remission, tuition exchange and FACHEX programs and offerings.

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**UNLOCK YOUR POTENTIAL**

At Creighton, continued learning is encouraged and valued to unlock the potential of every Creighton employee and eligible family members.