HAMLINE UNIVERSITY

Benefits Summary 2013

Insurance coverage is effective the 1st of the month following your hire date. If your hire date is the 1st of the month, coverage begins that month. Domestic partner coverage is available for medical, dental, elective life insurance, Long Term Care, MetLaw and tuition waiver benefits. Newly hired employees will be enrolled in the "Healthy Habits Completed" rates. Employees whose benefit effective date is May 1 or later will be exempted from participation until the following calendar year. Rates below are per month.

Medical - HealthPartners Open Access

Eligible at minimum of .5 FTE (20 hours/week)
Eligible Employees are FT at .75 FTE (30+ hours/week)

PLAN A – Lower Premium / Health Savings Account
$2,500 deductible Employee, $5,000 family, 100% coverage after deductible is met

Healthy Habits Completed

	FT	PT
Employee	$24.97	$222.76
Employee +1	$393.33	$752.94
Family	$456.26	$847.34

Non-Healthy Habits Completed

	FT	PT
Employee	$84.91	$239.75
Employee +1	$427.04	$786.65
Family	$495.37	$886.45

PLAN B – Moderate Premium / Moderate Deductible
$750 deductible per person; $2,250 per family. Office visits & hospital: covered 75%, after deductible. 3 physician visits free (not subject to deductible). $750 deductible per person; $2,250 per family RX $11 generic, $45 brand name

Healthy Habits Completed

	FT	PT
Employee	$27.17	$298.83
Employee +1	$488.99	$855.73
Family	$567.23	$992.65

Non-Healthy Habits Completed

	FT	PT
Employee	$92.37	$315.13
Employee +1	$525.66	$892.40
Family	$609.77	$1,035.19

PLAN C – Higher Premium / Lower Deductible
$35 office visit co-pay, $300 per person/$600 per family deductible, hospital covered 80% after deductible, RX $11 generic, $45 brand name;

Healthy Habits Completed

	FT	PT
Employee	$146.70	$466.76
Employee +1	$780.15	$975.18
Family	$904.97	$1,305.25

Non-Healthy Habits Completed

	FT	PT
Employee	$166.70	$486.76
Employee +1	$825.15	$1,020.19
Family	$957.18	$1,357.46

Dental – HealthPartners Open Access

Eligible at minimum of .5 FTE (20 hours/week)
100% preventive/other care covered 50-80% In-network: no deductible/$2000 annual benefit max Out-of-network: $50 deductible/$1000 annual max

- Employee $19.93
- Family $51.89

Vision – Avesis

Eligible at minimum of .5 FTE (20 hours/week)
Provides in-network vision benefits at a cost savings, including an allowance for frames, contact lenses and lasik surgery.

- Employee Only: $5.62
- Employee + Spouse: $10.63
- Employee +Child(ren): $11.58
- Employee + Family: $14.90

Life/AD&D Insurance

Eligible at minimum of .75 FTE (30 hours/week)

- Basic Life/ADD benefits: Hamline University pays 100% for coverage of 2 times base salary
- Employee Assistance Plan and Travel Assistance Services included with coverage
- Supplemental life/AD&D coverage available for Employee, spouse (or partner) & children at group rates. Eligible at minimum of .5 FTE (20 hours/week)

Long-term Disability Insurance

Eligible at minimum of .75 FTE (30 hours/week)

- Hamline pays 50% of the cost
- Salary continuance – benefits cover 66.67% of salary after 90 days of disability

Long Term Care Insurance

Eligible at minimum of .5 FTE (20 hours/week)

- Rates vary based on coverage level

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(3/25/2013)

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MetLaw

Eligible at minimum of .5 FTE (20 hours/week)

- Employee pays 100% of benefit
- $18.00

Flexible Spending Accounts

Eligible at minimum of .5 FTE (20 hours/week), Calendar year elections must be made annually

- Medical Care, Dependent Care or Limited Purpose Accounts avalible
- Employees can elect to set aside money pre-tax from their paycheck to pay for anticipated out-of-pocket medical expenses incurred during the year (Medical - up to $2,500, Dependent – up to $5000).

403(b) Retirement Plan (through TIAA-CREF)

Regular faculty and staff eligible the 1st day of the month following hire date.

- Employer contributions
  - annualized base salary $30,001 and above - receive 5% of Employee's base salary
  - annualized base salary $15,000 - $30,000 - receive fixed contribution of $1500 annually
  - annualized base salary $14,999 and under - receive 10% of annualized base salary.
- Employer match contribution - up to 2.5% of Employee's base salary on a dollar for dollar Employee contribution
- Employee hired 11/1/2009 or after will be vested in employer contribution after years of service:
  - 0-1 year of service –No vesting
  - 2 years of service – 20%
  - 3 years of service- 50%
  - 4 years of service-75%
  - 5 years of service-100% vested
- Employee contribution: elective contributions can begin any time, to the maximum allowed under law

403(b) Retirement Plan - cont.

- Roth 403(b) After –tax Contribution Employee can contribute to the Roth 403(b) immediately upon hire.

Vacation

Regular (non-temporary) staff eligible

- FT positions receive vacation on a graduated schedule based on years of service:
  - 0-4 years of service 10 days
  - 5-10 years of service 15 days
  - 11 or more years of service 20 days
- PT positions: same as FT policy, but vacation is pro-rated to number of hours worked.
- At the end of the fiscal year (June 30th) all vacation hours must be used, no vacation can be carried to the next fiscal year.
- Unused vacation will not be paid out upon separation of employment

13 Paid Holidays

Regular (non-temporary) staff eligible

- Fiscal year 2012-13: 11 assigned holidays, 2 floating holidays (floaters must be used by June 30th each year or forfeited)
- Unused holiday pay will not be paid out upon separation of employment

Sick Pay

Regular (non-temporary) staff eligible

- FT positions accrue at a rate of 20 days/year with a maximum accrual of 720 hours (90 days)
- PT positions: accrual is pro-rated
- Unused sick time will not be paid out upon separation of employment

Tuition Waiver Program

Available to full-time Employees (.75 FTE), their spouses or domestic partners, and dependents, after 18 months of continuous employment. (See the tuition waiver guide for specific details)

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(3/25/2013)