



ST. CATHERINE
UNIVERSITY

2009

Benefits Summary
for
Eligible Employees

Health Insurance

Provider: HealthPartners - All Plans are in the Open Access Choice Network

Options: Core Plan, Buy Up Plan, or High Deductible Health Plan with a Health Savings Account (HSA)

Eligibility: Eligible Employees, .50 – 1.00 Full Time Employee (FTE)

Eligibility begins the 1st of month on or following employment, 30 day enrollment period after hire date or qualifying mid-year life event. Eligible employees may waive coverage. Your out-of-pocket expenses depend on the plan/tier selected and occur at the time service is provided.

Dependent Eligibility is up to the age of 19 or age 23 if attending school full time.

	Core Plan	Buy Up Plan	High Deductible
In-Network Benefits (Tier 1)			
Annual Deductible (calendar year)	\$500 (single)/\$1,500 (family)	None	\$2,850 per person \$5,650 per family
Annual medical out-of-pocket maximum	\$3,000/\$6,000	\$1,800/\$5,400	\$2,850 per person \$5,650 per family
Preventative health care	100% coverage	100% coverage	100% coverage
Office visits	\$25 copayment	\$25 copayment	100% after deductible
Hospital – Inpatient care	80% after deductible	100% coverage	100% after deductible
Hospital – Outpatient care	80% after deductible	100% coverage	100% after deductible
MRI/CT Scans	80% after deductible	80% coverage	100% after deductible
Urgent care	\$25 copayment	\$25 copayment	100% after deductible
Emergency care	\$55 copayment after deductible	\$55 copayment	100% after deductible
Ambulance	80% after deductible	80% coverage	100% after deductible
Prescription drugs		\$10 Generic/\$20 Brand	100% after deductible
Specialty Drugs	\$10 Generic/\$20 Brand 80% to maximum of \$200 per refill no subject to the deductible	80% to maximum of \$200 per refill no subject to the deductible	
Out-of-Network Benefits (Tier 2)			
Calendar year deductible	\$1,000 (single)/\$2,000 (family)	\$300/\$900	\$5,700 per person \$11,300 per family
Annual medical out-of-pocket maximum	\$5,000/\$10,000	Combined with in-network	\$5,700 per person \$11,300 per family
Coinsurance for other services - (Office Visits, Pre/Postnatal care, Prescriptions, In/Out-patient care)	60% after deductible No coverage for MRI/CT scans	70% after deductible No coverage for MRI/CT scans	80% after deductible

Rates can be found in appendix A.

Dental Insurance

Provider: HealthPartners

Options: HealthPartners Classic Dental Network Plan OR HealthPartners Exceed Choice Plan

Eligibility: Eligible Employees, .50 – 1.00 FTE.

Eligibility begins the 1st of month on or following employment, 30 day enrollment period after hire date or qualifying mid-year life event. Eligible employees may waive coverage. Your out-of-pocket expenses depend on the plan/tier selected and occur at the time service is provided.

Dependent Eligibility is up to the age of 19 or age 23 if attending school full time.

	Classic Dental*	Exceed Choice		
Benefits	Tier 1 Only – Dentist is selected and in the Network	Tier 1 – Core Network	Tier 2 – Extended Network	Out of Network
Annual Deductible (Calendar Year)	None	None	\$25/person, \$75/family	\$50/person, \$150/family
Annual maximum	None	\$2,000	\$1,000	\$1,000
Preventive/Diagnostic Sealants	100% coverage 100% coverage	100% 100%	100% 100%	80% 80%
Fillings	90% coverage	90%	80%	80%
Oral Surgery	90% coverage	90%	80%	50%
Special Care	60% coverage	60%	50%	50%
Prosthetics	60% coverage	60%	50%	50%
Orthodontics	50% coverage up to \$1,500 for all ages	50% up to \$1,500 for all ages	50% up to \$1,000 for dependents <19	50% up to \$1,000 for dependents <19

***You must indicate a Clinic Number on your application if enrolling in the Classic Dental plan.**

Rates can be found in Appendix A

Flexible Benefit Plan

Provider: HealthPartners

This plan allows eligible employees use pre-tax dollars to pay qualified medical and/or dependent care expenses. Employees file claims against their account and are reimbursed for expenses. Unclaimed amounts are forfeited at calendar year end.

Options: Up to \$2,500 annually can be deposited for medical expenses and/or up to \$5,000 annually can be deposited for dependent care expenses.

Eligibility: Eligible Employees, .50 – 1.0 FTE. New hires must enroll within 30 days of employment. Participation begins 1st of the month on or following hire date.

Note: If you enroll in the High Deductible Health Plan you will only be eligible for a Limited Purpose Medical Flexible Spending Account which will allow for qualified dental or vision expenses only.

Group Term Life/ Accidental Death & Dismemberment

Provider: Unum

Eligibility: Eligible employees, .75-1.0 FTE. Effective the 1st of the month following employment.

Benefit is one and one-half times your annual earnings up to a \$50,000 maximum (could double if death is due to an accident). Coverage is also for loss of limbs or eyesight.

No cost to employees.

Voluntary Term Life Insurance/Accidental Death & Dismemberment

Provider: Unum

Eligibility: Eligible employees, .75-1.0 FTE. Effective the 1st of the month following employment.

Employee may purchase guaranteed issue amounts in multiples of \$10,000 not to exceed 5 times the annual income or \$500,000 (whichever is less). Proof of good health questionnaire is required for any coverage above \$200,000.

Employee may insure spouse and children if employee purchases coverage for self. Coverage on spouse may not exceed 100% of employee coverage and any amount above \$50,000 will need a Proof of Good Health Questionnaire complete. Coverage amount for Child(ren) may not exceed \$10,000.

Premiums are age rated and payable through payroll deduction. Your rate will increase as you age and move to the next age band. Insurance is portable upon termination.

Rates can be found in Appendix B

Long Term Disability (LTD) Insurance

Provider: Unum

Eligibility: Eligible employees, .75-1.0 FTE. Effective the 1st of the month following employment

After 90 calendar days of disability, the plan provides 60% of your base monthly earnings, with a \$5,000 maximum monthly benefit. Depending upon occupation, benefits may be extended up to age 65 (or until no longer disabled) whichever occurs first.

No cost to employees

Short Term Disability (STD) Insurance

Provider: Hartford

Eligibility: Eligible employees, .75-1.0 FTE. Effective the 1st of the month following employment

Employees may choose to purchase STD insurance to provide salary continuation at 60% of weekly pay from the 8th day of continuous employee injury or illness up to the date that the Long Term Disability waiting period has been satisfied. The benefit maximum per week is \$1200, which would insure up to \$2000 of weekly income. Benefits would be available after the employee's sick leave accrual is exhausted. In order to receive benefits, the employee must be unable to engage in regular occupation and be under the care of a physician.

Rates can be found in Appendix B

Retirement – 403(b) Defined Contribution Retirement Plan

Provider: TIAA-CREF & Fidelity

Eligibility: Eligible employees, .48-1.0 FTE. Eligible if age 21 and employed with one-year service. (For an employee who begins employment with the College immediately after being employed by another post-secondary educational institution or non-profit educational which was eligible to maintain a retirement plan under the provisions of Code Section 403(b) may be immediately eligible for matching participation. See Human Resources Representative.

Employees must contribute 5% of salary in order for the College to match and contribute 8%

Supplemental Retirement Account (SRA)

Provider: TIAA-CREF & Fidelity

Upon hire, employees age 21 or older may voluntarily contribute funds to a 403(b) plan through salary deferral. These funds are **not** matched by the College.

Holidays

Regular full-time (.75-1.0 FTE) and part-time (.5-.74 FTE) employees receive holiday pay, which is prorated based upon their FTE. College offices are closed for 10 fixed holidays and 1 College assigned floating holiday.

Vacation and Sick Leave

Full-time (1.0 FTE) employees, 1st year of employment –

Exempt employees will accrue vacation days at a rate of 15 days annually. Non-Exempt employees are eligible for overtime pay and will accrue vacation days at a rate of 10 annually.

One additional day will accrue for each additional year employed until maximums set in the Handbook are met.

Sick leave will accrue at the rate of one day per month for full-time employees. The maximum sick days any full-time employee may earn is 60 days.

Employees working .50 - .99 FTE will receive vacation and sick accrual prorated based on their FTE.

Employee Assistance Program

Provider: Life Phases by Unum

Life Balance Employee Assistance Program is available for all employees of the College of St. Catherine. 24 hour/365 day a year confidential counseling for personal, family, work, legal, financial and other issues.

Tuition Remission

Eligibility: Tuition remission benefits are available to all regular full-time employees (.75 – 1.0 FTE) immediately upon hire. (Employment date must be prior to class date)

Tuition remission (tuition only) for employees taking classes will be 100% for Associate/Bachelors/Certificate

Limited 32 credits per academic year (Sept. – Aug.) and limited Masters programs of 18 credits per year (June-May.)

Spouses and dependent children of eligible employees will qualify for a 75% tuition discount for baccalaureate, associate, or certificate programs.

Spouses and dependents may take undergraduate classes at participating Associated Colleges of the Twin Cities campuses (Augsburg, Hamline, Macalester, CSC, St. Thomas) and through the CCC, CIC, and TEI tuition exchange programs for dependents only.

Union employees refer to union contract for benefits.

Employees interested in this benefit are advised to consult the employee handbook.

Additional Benefits and Services

O'Shaughnessy Auditorium ticket discount, College Card account, Butler Center facilities, Discount Movie Tickets, Discount tickets to Children's Museum, and Credit Union access.