

SCHREINER UNIVERSITY EMPLOYEE BENEFITS OUTLINE

Benefit	Explanation	When	Who Pays?	Who Is Eligible?
<p>Health Insurance Network Provider Humana – PPO</p> <p>PPO 500 Traditional Plan Deductible*: In-network \$500/EE \$1,000/FAM</p> <p>CoverageFirst Deductible*: In-network \$3,000/EE \$6,000/FAM</p> <p>HDHP 2000 Consumer Plan Deductible: In-network \$2,000/EE Only \$4,000/FAM For the Consumer Plan, the ENTIRE deductible must be met before ANY benefits are paid by the plan. No individual deductible for family coverage.</p> <p>*See Benefit Summary document for Out-of-network deductibles.</p>	<p>PPO 500 Traditional Plan \$25 Primary Care Office co-pay \$40 Specialist co-pay 80% In-network Co-insurance maximum*: \$3,000/EE, \$6,000/FAM In-network 50% Out-of-network</p> <p>CoverageFirst 3000 \$25 Primary Care Office co-pay \$40 Specialist co-pay \$500 up front benefit 100% In-network 70% Out-of-network Co-insurance maximum*: In-network \$0/EE, \$0/FAM</p> <p>HDHP 2000 Consumer Plan 90% in-network 60% Out-of-network Co-insurance maximum*: In-network \$5,000/EE, \$10,000/FAM</p> <p>www.humana.com 1-800-448-6262</p> <p>Humana ChoiceCare Network PPO and Greater Hill Country Healthcare Alliance www.ghcha.com</p>	<p>Sign up 1st 30 days of employment- begins first of the month after 30 days of employment.</p>	<p>Premium/Month:</p> <p>PPO 500 1.5% of monthly salary PLUS the base premium listed below: \$10/EE only. \$140/EE +1 \$298/EE + FAM</p> <p>CoverageFirst 0.75% of monthly salary PLUS the base premium listed below: \$5/EE only. \$70/EE +1 \$149/EE +</p> <p>HDHP 2000 0.75% of monthly salary PLUS the base premium listed below: \$5/EE only. \$70/EE +1 \$149/EE + FAM</p>	<p>Full Time EE ¾ Time EE and IRS qualified dependents</p>
<p>Prescription Drug Card</p>	<p>PPO500 & CoverageFirst www.humana.com 1-800-448-6262 Formulary 4-Tier Co-Pay \$10, \$20, \$40, 25% Rx4</p> <p>RightSource 1-800-379-0092 Mail Order - 3 months \$20, \$40, \$80</p> <p>Consumer Plan After Medical Deductible is met: 90% Mail Order available</p>	<p>Sign up 1st 30 days of employment- begins first of the month after 30 days employment.</p>	<p>Included in health care cost.</p>	<p>Full Time EE ¾ Time EE and IRS qualified dependents</p>

Benefit	Explanation	When	Who Pays?	Who Is Eligible?
Dental Insurance – No Network. Deductible: \$50/EE, \$100/Family. \$1,000 max per person per year.	MetLife 1-800-275-4638 www.metlife.com Preventive Care: Paid at 100% with no deductible Cleaning allowed every six months. Basic – 80%; Major – 50%; Orthodontics – 50% for dependents under 19 yrs.	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	EE pays: \$10.60 month for EE only. \$10.60 month for each dependent.	Full Time EE $\frac{3}{4}$ Time EE and IRS qualified dependents.
Flexible Spending Accounts (FSA)	Pre-tax savings accounts for out of pocket health care or dependent day care expenses. Health Care Maximum: \$3,000 Dependent (Day) Care Maximum: \$5,000	Sign up 1st 30 days of employment-begins first of the month after 30 days employment.	EE contributions	Full Time EE $\frac{3}{4}$ Time EE and IRS qualified dependents
Health Care Savings Accounts (HSA)	Pre-tax savings account for Consumer Plan participants only. 2009 Maximum: \$3,000 EE \$5,950/EE+1 & FAM Catch-up Contribution for age 55 or older: \$1,000	Sign up 1st 30 days of employment-begins first of the month after 30 days employment.	EE contributions	Full Time EE $\frac{3}{4}$ Time EE and IRS qualified dependents
Premium Conversion	Paying health coverage premium deductions on a pre-tax basis.	Allowed to change at the beginning of each plan year.	No cost - tax savings for EE.	Full Time EE $\frac{3}{4}$ Time EE
Life Insurance and Accidental Death & Dismemberment (AD&D)	Basic Life/AD&D (1 x annual salary, min. \$25,000, max. \$100,000, age reduction after 65)	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	Schreiner University pays premiums.	Full Time EE $\frac{3}{4}$ Time EE
Short Term Disability	30 day elimination 60% base pay up to maximum \$1,500 week.	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	Schreiner University pays premiums.	Full Time EE $\frac{3}{4}$ Time EE
Long Term Disability	90 day elimination 60% base pay up to maximum \$7,000 month.	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	Schreiner University pays premiums.	Full Time EE $\frac{3}{4}$ Time EE

Benefit	Explanation	When	Who Pays?	Who Is Eligible?
Employee Assistance Program (EAP)	Guidance and Counseling for you and your family. 1-800-511-3920	1 st day of employment. Available for use immediately.	Schreiner University pays premiums.	Full Time EE ¾ Time EE
Vacation (3/4 Time – pro rated)	Staff: 6.67 hrs/month to 2 nd hire date then 10 hrs/month – max. carryover on each anniversary is 160 hrs – not payable over 120 hrs on departure.	1 st day of employment. Available for use after 6 months.	Schreiner University	Full Time EE ¾ Time EE
Sick Leave (3/4 Time – pro rated)	8 hrs a month on hire date – accumulative to 480 hrs. Not payable upon departure.	1 st day of employment. Available for use immediately.	Schreiner University	Full Time EE ¾ Time EE
Personal Days (3/4 Time – pro rated)	16 hrs each anniversary year – no carryover.	1 st day of employment. Available for use immediately.	Schreiner University	Full Time EE ¾ Time EE
Holidays	14 Holidays for FY '07-'08	1 st day of employment.	Schreiner University	Full Time EE ¾ Time EE
Tuition Remission	IRS qualified dependents, spouses & EE paid 100%. Limits apply.	After EE's 1 st yr anniversary date.	Schreiner University	Full Time EE ¾ Time EE
Retirement - 403B Plan	TIAA CREF or Lincoln Financial EE places minimum 4% SU places 6%	After EE's 1 st yr anniversary date SU contributes. EE can contribute from 1 st day of employment.	EE places minimum 4%. SU places 6%.	Full Time EE ¾ Time EE
Vision (Voluntary Benefit)	Safeguard Vision Plan Provider benefits: Exams - \$20 co-pay Frames - \$125 allow/24 months Contacts -\$160 allow/yr	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	EE contributions \$6.16/EE only \$11.98/EE + 1 \$17.20/EE+FAM	Full Time EE ¾ Time EE
Supplemental Life Insurance (Voluntary Benefit)	Employee coverage up to \$500,000 Spouse and Dependent coverage available.	Sign up 1 st 30 days of employment-begins first of the month after 30 days of employment.	EE contributions vary based on age and coverage amount selected .	Full Time EE ¾ Time EE
AFLAC Insurance Products (Voluntary Benefit)		Open Enrollment Only		

Benefit	Explanation	When	Who Pays?	Who Is Eligible?
Dining Hall Discounts	EE meals lunch/dinner except steak night \$7.80 per person Sunday brunch \$6.50 per person	1 st day of employment.	EE pays \$4.00 guests pay regular price \$5.95 lunch \$7.30 dinner	Full Time EE ¾ Time EE Part Time EE Temporary EE
Facilities Use	EE and dependents can use facilities – students have right to 1 st use.	1 st day of employment.	Schreiner University	Full Time EE ¾ Time EE Part Time EE Temporary EE
Bookstore Discounts	EE pays approximately 10% above SU cost for items.	1 st day of employment.	Schreiner University	Full Time EE ¾ Time EE Part Time EE Temporary EE
Special Events	Entrance to athletic events, campus events – free unless otherwise noted.	1 st day of employment.	Schreiner University	Full Time EE ¾ Time EE Part Time EE Temporary EE
			EE=Employee	
Note: Benefit Accrual for less than full time will be pro-rated on number of hours.				
Note: Faculty, VN's, Coaches, Deans, & AC are contractual EE's & any benefit differences are stated in contract.				
Prsnnl/forms/benefits fact sheet 01/01/2009		common/information/benefits fact sheet FT January 09.doc		