



BELLARMINE
UNIVERSITY

SUMMARY OF EMPLOYEE BENEFITS

June 1, 2011 - May 31, 2012

Please note: The benefits listed in this brochure are summarized. For more detailed information on these benefits, please consult your employee handbook or Human Resources at (502) 272.8435 or 272.8236.

BELLARMINE EMPLOYEE BENEFITS SUMMARY

- **Benefits Eligibility**

All full-time regular employees are eligible for fringe benefits on the first day of the month following date of hire. Detailed information will be provided at Orientation.

- **Health Insurance**

www.humana.com

The University continues to contribute to and offer four plans through Humana SmartSuite – three PPOs and one High-Deductible Health Plan (HDHP). Four coverage tiers are also offered, suitable for your individual family needs. The co-pays for prescriptions are \$10/\$35/\$55/25% across all plans, except the HDHP. Certain preventive tests - annual routine physicals, annual gynecological exams, PSA tests and screening colonoscopies are covered at 100% across all plans, with no co-pays.

Plan Name & Tier	Monthly EE Premium	Bi-weekly EE Premium	Annual EE Contribution	Annual BU Contribution	Total Annual Premium
PPO500					
Single	\$112.24	\$51.80	\$,1346.88	\$4,557.96	\$5,904.84
EE/Spouse	\$371.52	\$171.47	\$4,458.24	\$7,351.44	\$11,809.68
EE/Child	\$326.47	\$150.68	\$3,917.64	\$7,301.52	\$11,219.16
Family	\$500.34	\$230.93	\$6,004.08	\$12,891.36	\$18,895.44
Coverage First 1000					
Single	\$63.73	\$29.41	\$764.76	\$4,706.76	\$5,471.52
EE/Spouse	\$274.55	\$126.72	\$3,294.60	\$7,648.44	\$10,943.04
EE/Child	\$234.38	\$108.18	\$2,812.56	\$7,583.28	\$10,395.84
Family	\$345.22	\$159.33	\$4,142.64	\$13,366.20	\$17,508.84
Coverage First 2500					
Single	\$22.52	\$10.40	\$270.24	\$4,557.96	\$4,828.20
EE/Spouse	\$192.08	\$88.66	\$2,304.96	\$7,351.44	\$9,656.40
EE/Child	\$156.01	\$72.01	\$1,872.12	\$7,301.52	\$9,173.64
Family	\$213.24	\$98.43	\$2,558.88	\$12,891.36	\$15,450.24
HDHP 2000/4000*					
Single	\$15.46	\$7.15	\$185.52	\$3,671.52	\$3,857.04
EE/Spouse	\$169.96	\$78.45	\$2,039.52	\$5,674.56	\$7,714.08
EE/Child	\$141.44	\$65.28	\$1,697.28	\$5,631.12	\$7,328.40
Family	\$172.97	\$79.84	\$2,075.64	\$10,226.84	\$12,342.48

- **Health Savings Account (HSA)**

www.53hsa.com

If you elect the HDHP* medical plan, you may participate in the Health Savings Account through Fifth Third Bank. An HSA is a special account owned by you and used to pay for current and future medical expenses. You and your covered family members can use this to pay out-of-pocket expenses such as co-pays and deductibles, or leave unspent to grow as savings. Each year, the HSA can be funded up to the IRS maximum by you, your employer or both. You control the HSA, giving you the flexibility to decide how, when and where to spend your health care dollars. The HSA is “portable,” which means you keep the funds even if you change health plans, take a new job or retire. Bellarmine currently contributes \$50 per month for single and \$100 per month for other tiers of coverage.

- **Dental Insurance**

www.deltadentalky.com

Through Delta Dental we offer two plans: High Option and Low Option. In this dual network advantage, members have the choice of two dentist networks. Preventive care for cleanings and x-rays is paid at 100%. Bellarmine contributes **\$18** each month toward premiums.

	Monthly EE Premium	Bi-weekly EE Premium	Annual EE Contribution	Annual BU Contribution	Total Annual Premium
High Option					
Single	\$14.37	\$6.63	\$172.44	\$216.00	\$388.44
Family	\$77.20	\$35.63	\$926.40	\$216.00	\$1,142.40
Low Option					
Single	\$2.22	\$1.02	\$26.64	\$216.00	\$242.64
Family	\$42.54	\$19.63	\$510.48	\$216.00	\$726.48

- **Vision Insurance**

www.humana.com

Bellarmino offers vision coverage through Humana Vision. The Vision Care Plan (VCP) provides coverage for an eye exam, as well as allowances for contacts or glasses, with applicable co-pays. Employees pay 100% of the monthly premium for this benefit.

	Monthly EE Premium	Bi-weekly EE Premium	Annual EE Contribution	Annual BU Contribution	Total Annual Premium
Vision Care Plan					
Single	\$ 7.22	\$3.34	\$86.64	0	\$86.64
Family	\$ 18.77	\$8.67	\$225.24	0	\$225.24

- **Flexible Spending Account (FSA) & Dependent Care Accounts**

www.bmsllc.net

Medical Flexible Spending: Bellarmine partners with Benefit Marketing Solutions (BMS) to offer an IRS Section 125 flexible savings account that allows employees to allocate up to \$5,000 to cover the cost of certain out-of-pocket healthcare expenses not covered by your plans (health, dental, vision, etc.) for you and your family. These voluntary amounts paid through payroll deductions are free of federal, state, and, in most cases FICA taxes and are not included in your income on your W-2.

Dependent Care Account: A reimbursement account is also offered for dependent care expenses with a maximum of \$5,000. This can cover sitters, day care, and camps. Contact Human Resources for details.

Limited FSA: This option is available to you only if you participate in the High-Deductible Health Plan (HDHP) and the Health Savings Account (HSA.) This account can be used for dental and vision expenses only and, like the regular FSA, funds are forfeited if not used in the plan year. This plan also has a \$5,000 contribution limit per year.

- **Short & Long Term Disability Insurance**

Bellarmino provides short (STD) and long-term disability (LTD) insurance at no cost to the employee. The short-term benefit continues a disabled employee's pay at 66-2/3% of base pay up to the 180th day of disability, if necessary. At the 181st day of the disability, long-term disability kicks in and also provides 66-2/3% of salary to the employee. Contact Human Resources for further details if needed.

- **Group Term Life Insurance**

www.unum.com

The University provides basic group term life insurance through Unum Life Insurance Company equal to 1 times your annual base salary or contracted salary at no cost to the employee. This policy also includes Accidental Death & Dismemberment (AD&D) coverage at an additional 1 times your salary.

- **Voluntary Group Term Life Insurance**

www.unum.com

Bellarmino also offers group term life insurance for employees and their spouses/dependent through Unum. Employees pay 100% of the cost of this benefit through payroll deduction. You may purchase additional life insurance up to the guarantee issue of \$150,000 with no medical underwriting at the time of new hire enrollment only. Additional amounts are available, but Evidence of Insurability is required. The costs are listed on your online benefits link at Benefit/first.com.

- **Allstate Consumer Accident and Cancer Plans**

www.allstate.com

Through Allstate, Bellarmine offers Cancer and Accident plans for employees and their families. This coverage pays over and above what your medical plan might pay, picking up where your insurance leaves off and providing cash to cover expenses. Premiums are based on level of coverage elected. Employees pay 100% of the cost of this benefit through payroll deductions.

- **Pre-Paid Legal Services**

www.prepaidlegal.com

This voluntary benefit provides common legal needs. In addition to providing Will and Living Will preparation and yearly updates, it provides consultation services for many legal matters, letters and phone calls on your behalf, trial defense services, traffic court representation, etc. Identity Theft Shield is also available. Contact HR for more details.

- **Long Term Care**

www.massmutual.com

In cooperation with MassMutual Financial Group, Bellarmine offers employees and immediate family a group long-term care plan that helps cover the expenses associated with nursing home care, home health care, hospice care and assisted living. Employees and covered family members pay 100% of the cost of this benefit. A wide variety of individualized plans is available to you. Please contact Human Resources for information about this coverage.

- **Retirement Plan**

www.tiaa-cref.org/bellarmino

Employees are eligible to participate in Bellarmine's defined contribution retirement plan through TIAA-CREF after two years' of service or if employed full-time at an educational institution for at least two years immediately prior to employment at Bellarmine. Eligible employees must contribute 5% of annual base or contracted salary to receive Bellarmine's 10% contribution. All employees also may participate in the TIAA-CREF Group Supplemental Retirement Plan (no match) upon hire. Contact HR for more details on eligibility or information.

- **Employee Assistance Program (EAP)**

www.waynecorp.com

Bellarmino provides free, professional, personal counseling for you and your family through the confidential services of Wayne Corporation. Employees may contact Wayne Corporation directly for confidential counseling on a variety of personal issues.

- **Paid Vacation**

The University recognizes that rest and recreation are very important to employee renewal and rejuvenation. Therefore, the University requires employees to use all of their vacation each fiscal year. Staff employees accrue vacation time based on the following schedule: 0-5 years, 10 days; 6 to 14 years, 15 days; 15+ years of service, 20 days. For entire details, consult the Staff Handbook. In addition, twelve-month faculty are entitled to 20 days of paid vacation.

- **Paid Sick Leave**

Staff earn 15 sick days per fiscal year, and are permitted to carry over any unused days. Up to 30 days can be accumulated in your bank. Sick days may be used for absence due to your own illness or injury, or that of a child, parent, spouse or parent-in-law of the employee. Faculty receives 22 sick days per academic year.

- **Employee Educational Benefits**

Employees may enroll in two undergraduate or graduate classes per semester (not to exceed 7 credit hours) and receive tuition remission, subject to policy guidelines. Employees are responsible for fees, books and other out-of-pocket class expenses. Please consult the Staff Handbook for detailed information or contact HR.

- **Employee Educational Benefits for Dependents**

Dependents (spouses, children and stepchildren) of faculty and staff members are eligible for 100% tuition remission for undergraduate courses. Tuition remission for dependents in graduate courses is limited to 3 credit hours per semester and is taxable income to the employee under IRS guidelines. The full policy is available in your handbook.

- **Paydays**

The University pays full time employees on the following schedules: Faculty – 9 or 12 pays on the first of each month; all others – 26 pays every other Friday. The University encourages all employees to use direct deposit for paychecks.

- **Book Store/Other Personal Purchases**

Employees may purchase items (except textbooks, computer/electronic software and hardware) at the Campus Store and receive a 10% discount at time of purchase. There are additional discounts from local vendors available to employees through the Purchasing Department. Please refer to the website to view the list of local vendors who provide discounts to Bellarmine employees and instructions for obtaining these discounts.

- **Wellness & Recreation Center** – Bellarmine offers all employees free access to this center, which contains an assortment of cardiovascular equipment, free weights, pin weight machines, space for aerobics and martial arts classes, and a basketball/volleyball court. Indoor and outdoor tennis courts are also available.

- **Speed Art Museum** - The Bellarmine University community receives museum member discounts to all ticketed exhibitions, lectures, performances, special events and museum facilities. This admission ticket program does not include member discounts for parking and the gift shop.

- **Frazier Historical Museum** – Employees receive one free admission to the museum with their Bellarmine ID card.

Office of Human Resources