



BELLARMINE UNIVERSITY
IN VERITATIS AMORE

EMPLOYEE BENEFITS SUMMARY

June 1, 2014 - May 31, 2015

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



BELLARMINE EMPLOYEE BENEFITS SUMMARY

June 1, 2014 – May 31, 2015

- **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 by Human Resources at Orientation.

- **Health Insurance**

www.humana.com

The University continues to contribute to and provide four plan choices through Humana SmartSuite, including a 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. Coverage provides a wide variety of preventive tests, covered at 100% depending on certain criteria outlined in the plans; for example, routine annual physicals, gynecological exams and immunizations for children to name a few.

*Note: *The rates below are for Non-Tobacco Users only. Tobacco User employee contributions are 10% higher than those for non-tobacco users.*

NON-TOBACCO USER RATES

Plan Name & Tier	Monthly Employee Contribution*	Biweekly Employee Contribution*	Annual Employee Contribution	Annual Bellarmine Contribution	Total Annual Premium
PPO 500					
Single	\$ 155.77	\$ 71.89	\$ 1,869.24	\$ 4,686.12	\$ 6,555.36
Employee + 1	454.01	209.54	5,448.12	7,662.60	13,110.60
Employee/Child	405.66	187.23	4,867.92	7,587.36	12,455.16
Family	635.24	293.19	7,622.88	13,354.08	20,976.96
Coverage First 1000					
Single	\$ 70.91	\$ 32.73	\$ 850.90	\$ 5,223.24	\$ 6,074.16
Employee + 1	305.51	141.00	3,666.12	8,482.20	12,148.32
Employee /Child	260.81	120.37	3,129.72	8,411.16	11,540.88
Family	384.15	177.30	4,609.80	14,827.44	19,437.24
Coverage First 2500					
Single	\$ 25.07	\$ 11.57	\$ 300.84	\$ 5,059.08	\$ 5,359.92
Employee + 1	213.74	98.65	2,564.88	8,154.96	10,719.84
Employee/Child	173.60	80.12	2,083.20	8,100.72	10,183.92
Family	237.29	109.52	2,847.48	14,304.24	17,151.72
HDHP 2000/4000*					
Single	\$ 17.20	\$ 7.94	\$ 206.40	\$ 4,075.44	\$ 4,281.84
Employee + 1	189.13	87.29	2,269.56	6,294.12	8,563.68
Employee/Child	157.39	72.64	1,888.68	6,246.84	8,135.52
Family	192.48	88.84	2,309.76	11,392.08	13,701.84

- **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 for future allowable expenses. 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. IRS limits for 2014 are \$3,300 for employee only coverage and \$6,550 for all other tiers. Contributions are pre-tax.

- **Employee Well-Being**

www.humana.com/vitality

Bellarmine provides the employee with a well-being program through Humana’s Vitality program. Getting healthy can be fun and rewarding, and we encourage participation - learn how by logging on to Humana’s site. Upon completion of the Health Assessment, you can set goals, improve your health and earn rewards for doing so. There are lots of opportunities to earn points – work out at our Surf center or participating centers, walk/run using your pedometer or take online educational courses. Covered family members can also take advantage of this program.

- **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 \$20 each month toward premiums.

Plan & Tier	Monthly Employee Premium	Bi-weekly Employee Premium	Annual Employee Contribution	Annual Bellarmine Contribution	Total Annual Premium
High Option					
Single	\$ 14.31	\$ 6.60	\$ 171.72	\$ 240.00	\$ 411.72
Family	80.91	37.34	448.08	240.00	1,210.92
Low Option					
Single	\$ 1.43	\$ 0.66	\$ 17.16	\$ 240.00	\$ 257.16
Family	44.17	20.39	530.04	240.00	770.04

- **Vision Insurance**

www.humanavisioncare.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.

Plan & Tier	Monthly Employee Premium	Bi-weekly Employee Premium	Annual Employee Contribution	Annual Bellarmine Contribution	Total Annual Premium
Vision Care Plan					
Single	\$ 7.85	\$ 3.62	\$ 94.72	0	\$ 94.20
Family	20.42	9.42	245.04	0	245.04

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

www.bmsllc.net

Bellarmino partners with Benefit Marketing Solutions (BMS) to offer an IRS Section 125 flexible savings account that allows employees to allocate up to \$2,500 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. A reimbursement account is also offered for dependent care expenses with a maximum of \$5,000.

- **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 \$2,500 contribution limit per calendar 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. After 180 days, and if approved by the insurance carrier, the employee will receive 66-2/3% of annual base salary.

- **Group Term Life Insurance**

www.thehartfordatwork.com

The University provides basic group term life insurance through The Hartford 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.thehartfordatwork.com

Bellarmino also offers group term life insurance for employees and their spouses/dependent through The Hartford. Employees pay 100% of the cost of this benefit through payroll deduction. You may purchase additional life insurance up to the guarantee issue of \$200,000 with no medical underwriting at the time of new hire enrollment only. Additional amounts are available, but Evidence of Insurability is required. Coverage is also available for your spouse and child(ren). The costs are listed on your online benefits link at Benefitfirst.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.

- **Employee Assistance Program (EAP)**

www.waynecorp.com

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

- **Legal Shield**

www.legalshield.com

This voluntary benefit provides coverage for 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., at discounted rates. Identity Theft Shield is also available. Contact HR for more details.

- **Long Term Care**

Bellarmino offers employees and immediate family group long-term care plans that help 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 for at least 2 years at an educational institution 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.

- **WealthMD**

www.wealthmd.net

An employee may elect to use this fee-for-service investment management company to manage retirement funds on an individual basis. WealthMD is an independent Registered Investment Advisor, and offers clients investment and retirement funds management.

- **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 receives 20 days of paid vacation.

- **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 sick day 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; unused days do not roll over.

- **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. Bellarmine also participates in the tuition exchange program that provides tuition benefits for dependent children who want to attend a college/university other than Bellarmine. You must be a full-time employee at Bellarmine for 2 years before you are eligible. Check out www.tuitionexchange.org for a list of participating schools.

- **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**

Employees may purchase items (except textbooks, computer/electronic software and hardware) at the Campus Store and receive a 10% discount at time of purchase.

- **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.

- **Athletic Events**

As a Bellarmine employee you receive free general admission to all home games.

- **Frazier History Museum**

Employees receive a single membership to the museum with their Bellarmine ID card. Contact HR for membership information.

- **Bellarmine Employee Personal Discounts**

There are additional discounts from local vendors available to employees. Please refer to the Purchasing website for a list of participating businesses and instructions for accessing these discounts.

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