



BELLARMINE UNIVERSITY

SUMMARY OF EMPLOYEE BENEFITS

June 1, 2009 - May 31, 2010

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) 452-8435 or 452-8236.

- **Benefits Eligibility**

All full-time regular employees are eligible for fringe benefits on the first day of the month following date of hire. The following fringe benefits are available only to full-time, regular employees.

- **Health Insurance**

www.humana.com

The University offers five plans through Humana SmartSuite - PPOs and one HMO. We also have four levels of coverage suitable for your individual circumstance. Bellarmine continues to contribute to each plan as indicated below. The co-pays for prescriptions are \$10/\$25/\$50/25% across all plans. Certain preventive tests like annual routine physicals, annual gynecological exams, PSA tests and screening colonoscopies are covered at 100%.

Plan Name & Level	Monthly EE Premium	Bi-weekly EE Premium	Annual EE Contribution	Annual BU Contribution	Total Annual Premium
PPO 250					
Single	\$ 109.49	\$ 50.53	\$ 1313.88	\$ 3689.16	\$ 5003.04
EE/Spouse	352.70	162.78	4232.40	5773.80	10006.20
EE/Child	311.02	143.55	3732.24	5773.92	9506.16
Family	478.76	220.97	5745.12	10264.56	16009.68
PPO500					
Single	65.13	30.06	781.56	3689.16	4470.72
EE/Spouse	263.94	121.82	3167.28	5773.92	8941.20
EE/Child	226.71	104.64	2720.52	5773.92	8494.32
Family	336.77	155.43	4041.24	10264.56	14305.80
Coverage First 1000					
Single	39.68	18.31	476.16	3688.80	4164.96
EE/Spouse	213.01	98.31	2556.12	5773.92	8330.04
EE/Child	178.32	82.30	2139.84	5773.92	7913.76
Family	255.29	117.83	3063.48	10264.56	13328.04
Coverage First 2500					
Single	5.91	2.73	70.92	3676.92	3747.84
EE/Spouse	145.45	67.13	1745.40	5773.92	7519.32
EE/Child	114.12	52.67	1369.44	5773.80	7143.24
Family	147.17	67.92	1766.04	10264.56	12030.60
HMO					
Single	265.73	122.64	3188.76	2125.92	5314.68
EE/Spouse	531.48	245.30	6377.76	4251.84	10629.60
EE/Child	504.91	233.04	6058.92	4039.20	10098.12
Family	850.35	392.47	10204.32	6802.92	17007.12

- **Dental Insurance**

www.deltadentalky.com

Delta Dental provides our dental coverage and offers 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, with the employee paying the balance through pre-tax payroll deductions.

	Monthly EE Premium	Bi-weekly EE Premium	Annual EE Contribution	Annual BU Contribution	Total Annual Premium
High Option					
Single	\$ 6.38	\$ 2.94	\$ 76.56	\$ 216.00	\$ 292.56
Family	53.71	24.79	644.52	216.00	860.52
Low Option					
Single	2.48	1.14	29.76	216.00	245.76
Family	43.28	19.98	519.36	216.00	735.36

- **Vision Insurance**

www.anthem.com

Bellarmino offers vision coverage through **Anthem**. The Blue View vision plan 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
Blue View Vision					
Single	\$ 5.14	\$ 2.37	\$ 61.68	0	\$ 61.68
Family	12.34	5.70	148.08	0	148.08

- **Section 125 - Flexible Spending Account & Dependent Care Accounts**

www.chard-snyder.com

Bellarmino offers a IRS Section 125 flexible savings account that allows employees to allocate up to \$5,000 in a medical flexible spending account (FSA) to cover the cost of health-related expenses not covered by your plans (health, dental, vision, etc.) for you and your family. A reimbursement account is also offered for dependent care expenses with a maximum of \$5,000. Contact Human Resources for details.

- **Short & Long Term Disability Insurance**

Bellarmino provides short (STD) and long-term disability (LTD) insurance at no cost to the employee, beginning the first of the month following date of hire. 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.glic.com

The University provides basic group term life insurance through Guardian 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.glic.com

Bellarmino also offers group term life insurance for employees and their spouses/dependent through Guardian. 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 HRconnection.com.

- **AFLAC**

www.aflac.com

Through AFLAC, Bellarmino offers cancer, personal accident, a hospital plan and personal recovery insurance for employees. This coverage is over and above what your medical plan pays. Premiums are based on level of coverage desired. Employees pay 100% of the cost of this benefit through payroll deductions.

- **Pre-Paid Legal Services**

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.MetLife.com

In cooperation with MetLife Insurance, Bellarmino 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 this coverage.

- **Retirement Plan**

www.tiaa-cref.org/bellarmino

Employees are eligible to participate in Bellarmino's defined contribution retirement plan through TIAA-CREF after two years of service or were employed at an educational institution for at least two years immediately prior to employment at Bellarmino. Eligible employees must contribute 5% of annual or contracted salary and Bellarmino will contribute 10%. Employees also can participate in the TIAA-CREF Supplemental Retirement Plan (no match) upon hire.

- **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 is 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. 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. Play golf on our 9-hole, par three golf course available free to employees and retirees.

- **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 1 free admission to the museum with their Bellarmine ID card.