

PURDUE NORTH CENTRAL BENEFITS-AT-A-GLANCE
ADMINISTRATIVE/PROFESSIONAL STAFF and FACULTY

INSURANCE	ELIGIBILITY	DESCRIPTION
MEDICAL INSURANCE	Upon employment	<p><u>Deductible Options:</u> UMR (\$400-\$800 individual/\$800-1600 family) or (\$500 individual/\$1000 family) UNITED HEALTHCARE (\$0-\$0 individual/family) or (\$500-\$1000 family)</p> <p><u>List of doctors:</u> United Healthcare Options PPO network provider (www.umar.com) UNITED HEALTHCARE network provider (www.myuhc.com)</p> <p><u>Prescription Card:</u> pay 20% for generics, 30% for formulary, or 50% for non-formulary drugs at participating pharmacies. 5% discount on 90 day mail order. (www.anthem.com) or (www.myuhc.com)</p> <p><u>Discounted Laser Eye Surgery:</u> see VSP handout</p>
TERM LIFE INSURANCE	Upon employment	The University automatically provides employees with term life insurance equal to 1.5 times your salary (rounded to the nearest \$1,000). You may choose additional coverage that you will cost share.
PERSONAL ACCIDENT INSURANCE	Upon employment	Offered in addition to the \$15,000 accidental death & dismemberment coverage provided as part of term life insurance.
FLEXIBLE SPENDING ACCOUNTS.....	MEDICAL ACCOUNT	You can make contributions to this account to cover any health care or vision/dental expenses not covered by insurance, including expenses that were not paid because of your health plan's deductible, co-insurance, or co-payment arrangements. Employee can contribute a maximum of \$6,000 to this account per calendar year for qualified medical expenses. Participation is optional at Open Enrollment each Fall.
	DEPENDENT DAY CARE ACCOUNT Upon employment	Employee can set aside pre-tax money to pay for a child's day care, certified all-day kindergarten or day care for other dependents, such as spouses, parents, or grandparents, who cannot care for themselves and reside with you at least 8 hours a day. The maximum contribution to this account per calendar year is \$5,000.
		<p><u>How to file a claim:</u> Use "FSA Health or Dependent Care" form available in Human Resources or via the web (www.umar.com).</p> <p><u>Reimbursements:</u> Submit reimbursement form to UMR, then a check is sent to your home address, or is direct-deposited (if you have direct-deposit for your payroll).</p>

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TIME OFF BENEFITS	ELIGIBILITY	DESCRIPTION
VACATION	May not take vacation days before the completion of three months' employment	<p>Administrative & Professional Staff: 15 days during first year (starting from hire date); 22 days each year thereafter. Maximum accrual is 44 days.</p> <p>Department Heads/Section Chairs: 22 days during first year (starting from hire date) and each year thereafter. Maximum accrual is 44 days.</p>
HOLIDAYS	Upon employment	New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, 2 days for Thanksgiving, 2 days for Christmas, President's Designated Holiday.
PERSONAL BUSINESS DAYS	Upon employment	Eligible for up to 3 days per fiscal year. Personal days may be used for financial or legal matters, critical family responsibilities, and circumstances requiring the employee's presence during regular work hours. Approved by department head or designee.

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LEAVES	ELIGIBILITY	DESCRIPTION
SICK LEAVE	Upon employment	<p>*Sick leave is calculated by the period of continuous service prior to date of illness. *Up to 10 days of available sick leave per fiscal year may be used for family illnesses.</p> <p><u>Less than 1 year:</u> Regular pay for 2 weeks</p> <p><u>One year but less than 2 years:</u> Regular pay for 1 month and 75% pay for 1 additional month</p> <p><u>2 years but less than 3 years:</u> Regular pay for 2 months and 75% pay for 2 additional months.</p> <p><u>3 years or more:</u> Regular pay for 3 months and 75% pay for 3 additional months.</p>
LONG-TERM DISABILITY	Upon employment	Benefits start after 6 months of total disability and continue to age 65 if disabled before age 60. If disabled after age 60, duration of benefits is based on employee's age when disability began. Monthly benefits equal 65% of your monthly salary, with a minimum benefit of \$50. Coordinated with paid sick leave & with benefits from any other source.
WORKER'S COMPENSATION	Upon employment	For job-related injuries, worker's compensation will pay related medical expenses and compensate employees for lost time (subject to limits and in conjunction with FMLA).
FAMILY MEDICAL LEAVE	One year continuous employment and worked 1,250 hours in the last 12 months.	Eligible for up to 12 weeks per year for own illness, to care for a seriously ill family member, to give birth, adopt, or place child in your home for foster care.
JURY DUTY	Upon employment	Full pay to serve as juror or court witness when subpoenaed.
BEREAVEMENT LEAVE	Upon employment	3 days paid bereavement leave for the death of an immediate family member; 1 day for other relatives; and 1/2 day for co-workers.

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RETIREMENT BENEFITS	ELIGIBILITY	DESCRIPTION
DEFINED CONTRIBUTION PLAN (TIAA-CREF)	Tenure-track & clinical/prof. faculty, & senior mgmt/prof. staff members eligible upon employment. Administrative, professional, supervisory staff and continuing lecturers eligible after 3 yrs. of continuous service. Visiting faculty are not eligible.	University will contribute 11% of the first \$9,000 of budgeted annual pay, and 15% of budgeted annual pay for amounts over \$9,000 will be contributed to TIAA/CREF. (For academic-year faculty and staff, Purdue contributes 15% of salary received during the summer.) "Vesting" is automatic once the university has begun contributions to TIAA/CREF.
TDA (Tax Deferred Annuity) / SRA	Upon employment	Savings plans (403 B & 457B) that allow you to accumulate additional retirement savings of your own (tax deferred) to supplement retirement benefits from Social Security and University provided retirement plans.

MISCELLANEOUS BENEFITS	ELIGIBILITY	DESCRIPTION
REDUCED FEES	Upon employment	Employee: 1/3 of full tuition cost. Must pay all special fees, deposits, workshop fees and differential fees.
		Spouse: 1/2 of full tuition cost at PNC will apply if the staff member is employed on a continual basis for at least 2 years. Must pay all applicable special fees including workshop, lab, differential fees and non-resident tuition if staff member does not reside or pay taxes in Indiana.
		Child: 1/2 of full tuition cost at PNC. A technology fee will also be assessed, as well as applicable differential fees for Engineering, Veterinary Medicine, or Pharm. D. professional programs and non-resident tuition if staff member does not reside or pay taxes in Indiana. Must be seeking a degree from Purdue, and under 26 years of age.
VOLUNTARY BENEFITS	Upon employment	Purdue's new voluntary benefits offered through USI affinity include: Delta Dental, Transamerica Universal Life, Liberty Mutual Home & Auto Insurance.