

**SAINT MARY'S COLLEGE BENEFITS IN BRIEF
FACULTY**

January 1, 2019 – December 31, 2019

BENEFIT	WHO PAYS	WHAT YOU RECEIVE
Health Insurance <i>Christian Brothers Employee Benefit Trust</i>	Saint Mary's & You	Three (3) Preferred Provider Option (PPO) medical plans are available including options for both single and family coverage. All plans provide access to a Blue Cross Blue Shield network and a prescription drug plan through Express Scripts. Coverage is effective on your employment date. See attached plan overviews.
Dental Insurance <i>MetLife</i>	Saint Mary's & You	Three (3) dental plan options are available including options for both single and family coverage. Coverage is effective on your employment date. See attached plan overviews.
Vision Plan <i>UnitedHealthCare</i>	You	Two (2) vision plan options are available for eye exams, frames, lenses, and contacts. Eligibility is on the first of the month following your employment date. See attached plan overviews.
Basic Life, Accidental Death and Dismemberment <i>Lincoln Financial Group</i>	Saint Mary's	Coverage in amount equal to 200% of basic annual earnings with a maximum benefit of \$50,000.
Optional Life Insurance <i>Lincoln Financial Group</i>	You	Employee may purchase insurance equal up to 7 times the employee's annual base salary rounded to the nearest thousand to a maximum of \$500,000. Premiums are based on age-banded rates. Evidence of Insurability may be required.
Spousal Life Insurance <i>Lincoln Financial Group</i>	You	Spousal life insurance is available equal up to 3.5 times the employee's annual base salary rounded to the nearest thousand not to exceed 50% of the employees elected optional life amount. Evidence of Insurability may be required.
Dependent Life Insurance <i>Lincoln Financial Group</i>	You	Dependent life insurance is available for children aged 14 days – 19 years (25 if full time student) based on the following increments of \$2,000, \$5,000, \$10,000 or \$20,000. Employee must be enrolled in optional life insurance.
Flexible Spending Accounts <i>Medical and Dependent Care Reimbursement Accounts</i>	You	There are two Flexible Spending Accounts, the Health Care Spending Account (maximum \$2,700/employee) and the Dependent Care Spending Account (maximum \$5,000/family), that enable you to set aside pre-tax dollars to pay for eligible health care or dependent care out-of-pocket expenses. Participation is optional.
403 (b) Retirement Plan <i>TIAA-CREF</i>	Saint Mary's	Employees are covered under the Teacher's Insurance and Annuity Association-College Retirement Equities Fund (TIAA-CREF). Eligible for full participation after 2 years of service. The program is vested immediately. The College contributes 10% of the employee's annual salary. Employee contributions are optional, but encouraged as they can be tax-sheltered. Those not immediately eligible for the full plan can choose to contribute 6% which will be matched by a 6% College contribution, or the College will make a 3% contribution on behalf of the employee. *The two year wait period for full participation may be waived upon verification of having two years of full-time consecutive service at another qualified institution of higher education.

Tax-Deferred Annuity Options <i>TIAA-CREF</i>	You	Participation is optional. By means of a salary reduction agreement, a portion of your taxable income is set aside for retirement benefits. Variety of investment options available.
Long Term Disability Plan <i>Lincoln Financial Group</i>	Saint Mary's	After six months of total disability, plan provides 60% of salary up to \$10,000 per month. Plan provides for continuation of contributions to the TIAA-CREF retirement plan during period of employee's disability.
Short Term Disability Plan <i>Lincoln Financial Group</i>	You	Participation optional. Short Term Disability insurance pays you a portion of your earnings if you can't work because of a disabling illness or injury. Benefits could continue until you are eligible for Long Term Disability.
Critical Illness Insurance <i>Aflac</i>	You	The Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness. The benefit is paid directly to the employee in a lump-sum amount to help fill in gaps with major medical insurance, protect assets or cover other living expenses. This is available for employees, spouses, and dependent children in increments of \$5,000.
Direct Deposit	You	Saint Mary's does not issue payroll checks. Pay is direct deposited. We can accommodate any bank of your choice for direct deposit purposes. A branch of 1 st Source Bank is located on campus for convenience. You may open a free checking or savings account. Faculty are paid monthly.
Adoption Benefit	Saint Mary's	After one (1) year of employment, reimbursement of up to \$2,000 of expenses incurred in the process of adopting a child will be available.
Moving Expenses	Saint Mary's	10% of starting salary up to \$5,000 maximum. This is a taxable benefit.
Employee Assistance Program <i>New Avenues</i>	Saint Mary's	Program designed to provide confidential counseling services to employees and their family members to include 5 visits per eligible family member. The Program covers individual, family and marital counseling as well as a variety of additional counseling needs.
Educational Benefits <i>Employee Tuition Plan</i>	Saint Mary's	Eligible to enroll in Saint Mary's classes on a tuition free basis.
Educational Benefits <i>Family Tuition Benefits at Saint Mary's College</i>	Saint Mary's	Wives and female dependent children of full time faculty, who meet the admission requirements, are eligible to work toward a degree (undergraduate only) from Saint Mary's College with 100% of tuition waived.
Educational Benefits <i>Family Tuition Benefits at University of Notre Dame</i>	Saint Mary's	Dependent children of full-time Faculty are eligible for 100% tuition remission (undergraduate only) at the University of Notre Dame. Remission is limited to 8 semesters.
Educational Benefits <i>Employee & Family Tuition Benefits through Tuition Exchange Programs</i>	Saint Mary's	Employees and Dependent children of full-time faculty are eligible to apply for tuition remission at another member college. The Catholic College Cooperative Tuition Exchange (CCCTE) is a consortium of regionally accredited colleges or universities listed in the current Official Catholic College Directory. Visit their website at www.CCCTE.org for more information. The Council of Independent Colleges Tuition Exchange Program (CIC-TEP) is a network of CIC colleges and universities willing to accept, tuition free, students from families of full-time employees of other CIC-TEP institutions. Visit their website at www.cic.edu for more information.

<p>Educational Benefits <i>Family Tuition Benefits through Tuition Grant Plan</i></p>	<p>Dependent children of tenured faculty are eligible to apply for a tuition grant at an institution of higher education (undergraduate). If approved, the amount of the grant will be the lesser of the following amounts: (a) the tuition and fees at the institution attended, (b) 1/3 of the current tuition for full-time students at Saint Mary's College.</p>
<p>Saint Mary's College Bookstore University of Notre Dame Bookstores</p>	<p>Your Saint Mary's ID will allow you a 20% discount at the Saint Mary's College bookstore, as well as a discount at the Notre Dame Bookstores on most items.</p>
<p>Athletic Facilities Saint Mary's</p>	<p>Employees are able to access the athletic facility for recreational use during regular operational hours by presenting your Saint Mary's College I.D. card. Facilities on campus include outside tennis courts, indoor track, and fitness/weight lifting equipment.</p>
<p>Library Services Saint Mary's</p>	<p>Books and other materials may be borrowed upon presentation of your College identification card.</p>
<p>Other Discounts</p>	<p>Various discounts are also available including car rentals and AT&T Wireless. *Subject to change without notice.</p>

This Benefits in Brief provides a general summary of available benefits at Saint Mary's College based on employment classification. Specific information may be obtained from the Office of Human Resources or by accessing information located on our website at saintmarys.edu