

2019 Full-Time BENEFIT HIGHLIGHTS

The information provided in this document is not intended to reflect all the features of the benefit plans. Please refer to the specific Summary Plan Description (www.butler.edu/hr/benefits/healthwellness) for more details.

Medical Insurance

Butler University offers three medical insurance plan options, so employees can determine the level of coverage needed for their individual situation. All plans are administered by Apta Health. Employee premiums are as follows:

Medical Insurance Cost - effective January 1, 2019	9 Monthly Pays	12 Monthly Pays	19 Biweekly Pays	26 Biweekly Pays	Annually
PPO Core - Option #1					
Employee Only	\$85.69	\$64.26	\$40.59	\$29.66	\$771.17
Employee & Spouse	\$431.44	\$323.58	\$204.37	\$149.34	\$3882.94
Employee & Child(ren)	\$262.62	\$196.97	\$124.40	\$90.91	\$2363.59
Family	\$659.49	\$494.62	\$312.39	\$228.29	\$5935.42
PPO Plus - Option #2					
Employee Only	\$260.19	\$195.14	\$123.25	\$90.07	\$2341.71
Employee & Spouse	\$839.11	\$629.33	\$397.47	\$290.46	\$7552.00
Employee & Child(ren)	\$515.23	\$386.42	\$244.05	\$178.35	\$4637.04
Family	\$1134.97	\$851.22	\$537.62	\$392.87	\$10214.69
CDHD Plan - Option #3					
Employee Only	\$63.62	\$47.71	\$30.13	\$22.02	\$572.54
Employee & Spouse	\$345.90	\$259.42	\$163.85	\$119.73	\$3113.08
Employee & Child(ren)	\$210.13	\$157.60	\$99.54	\$72.74	\$1891.18
Family	\$528.99	\$396.74	\$250.58	\$183.11	\$4760.93

Dental Insurance

Butler University offers one dental insurance plan through Delta Dental Plan of Indiana. Employee premiums are as follows:

Dental Insurance Cost - effective January 1, 2019	9 Monthly Pays	12 Monthly Pays	19 Biweekly Pays	26 Biweekly Pays	Annually
Employee Only	\$9.88	\$7.41	\$4.68	\$3.42	\$88.92
Employee & Spouse	\$37.65	\$28.24	\$17.84	\$13.03	\$338.88
Employee & Child(ren)	\$22.73	\$17.05	\$10.77	\$7.87	\$204.60
Family	\$49.52	\$37.14	\$23.46	\$17.14	\$445.68

Vision Insurance

Butler University offers vision coverage through EyeMed. Employee premiums are as follows:

Vision Insurance Cost - effective January 1, 2019	9 Monthly Pays	12 Monthly Pays	19 Biweekly Pays	26 Biweekly Pays	Annually
Employee Only	\$9.16	\$6.87	\$4.34	\$3.17	\$82.44
Employee & Spouse	\$16.40	\$12.30	\$7.77	\$5.68	\$147.60
Employee & Child(ren)	\$19.16	\$14.37	\$9.08	\$6.63	\$172.44
Family	\$23.68	\$17.80	\$11.22	\$8.20	\$213.16

Flexible Spending Accounts

Butler participates in Section 125 flexible spending accounts. This provides you the opportunity to deduct monies on a pre-tax basis to pay for non-reimbursed medical expenses and dependent day care expenses.

FSA Account Type	Annual FSA Limit
Health Care FSA Contribution Limit	\$2,650
Health Care FSA Carry-Over Limit	\$500
Dependent Care FSA – individual or married filing jointly	\$5,000
Dependent Care FSA – married filing separately	\$2,500
Minimum Annual Contribution (Medical and Dependent Care)	\$120

*These limits and definitions are effective as of January 1, 2019. For more information, contact HR or see [IRS Revenue Procedure 2015-30](#).

Health Savings Account

Butler participates in Section 125 health savings accounts. This provides those who choose the CDHD health insurance plan (Option #3) the opportunity to deduct monies on a pre-tax basis to pay for qualified medical expenses. Butler University annually contributes \$750 to a single subscriber account and \$1,500 to a family subscriber account. First year contributions are pro-rated based on employment start date:

Butler Contributions to HSA Account		
Hired Between	\$\$ for Single	\$\$ for Family
January – March	\$750.00	\$1500.00
April – June	\$525.50	\$1120.00
July – September	\$375.00	\$750.00
October – December*	\$187.50	\$375.00

*Must be employed prior to last work day prior to Holiday break.

Life and AD&D Insurance

Butler University provides group term life insurance and accidental death or dismemberment insurance to eligible employees, valued at one (1) times the employee's annual base salary up to a maximum of \$300,000. This benefit is at no cost to the employee.

Supplemental life insurance is available to eligible employees at a value of up to three (3) times annual base salary to a maximum of \$500,000. Cost is paid by the employee and is based on age, salary and amount of coverage elected. Supplemental life insurance is also available for the employee's spouse and children. Details on benefit maximums and costs are available at www.butler.edu/hr/benefits/financial/life-accident-insurance

Long-Term Care Insurance

This program is designed to help reimburse covered expenses for long term care at home, in the community, or in a nursing facility. It provides a "pool of money" or a lifetime benefit that can help pay for covered long term care services when the need arises.

Retirement Plan Contributions & Match

Butler University wants to assist employees in their effort to save for retirement and provides an opportunity for employees to make pre-tax contributions to both a tax deferred annuity plan (TDA), and after 1 year of service (min 1000 hours), employees are eligible to participate in the defined contribution retirement plan (DCP). Both plans are administered by TIAA. The 1-year waiting period may be waived with prior, verifiable, full-time work experience in higher education.

Employees are eligible to make elective deferrals to the TDA plan on the first of the month after their date of hire. Participation in the DCP plan requires the employee to contribute 5% of their base salary and Butler University will provide a matching contribution of 10% to the plan on behalf of the participating employee. No matching contributions are provided through the TDA plan. Submission of an online salary reduction agreement (SRA) indicating the percentage of salary that the employee wishes to contribute to the plan on a pay basis is required to enroll in either or both plans.

More information can be found at www.butler.edu/hr/benefits/financial/retirement-savings-plan. Retirement account set up and salary deferrals are made online at tiaa.org/butler.

Tuition Remission/Tuition Exchange

After 9 months of full-time service, Butler University provides tuition remission for classes taken at Butler for employees, spouses and dependent children who meet eligibility requirement defined by the Tuition Remission policy requirements. The 9-month waiting period may be waived with prior, verifiable, paid work experience in higher education. Employees and spouses are covered for undergraduate or graduate level courses, while dependent children are eligible for their first undergraduate degree only. Employees are limited to six (6) credit hours per semester (with agreement from supervisor) to accommodate work schedules. Policy details and eligibility requirements can be reviewed at www.butler.edu/hr/tuition-remission.

Butler University also participates in The Tuition Exchange, a tuition exchange program with approximately 600 other private colleges/universities across the country. A listing of participating schools is available at www.tuitionexchange.org. Additional information and rules for both Tuition Remission and Tuition Exchange are available in Human Resources or at www.butler.edu/hr/benefits/financial/tuition-exchange.

Holidays

The following are the official observed holidays:

Martin Luther King Day	Labor Day
Memorial Day	Thanksgiving & Day after Thanksgiving
Independence Day	Christmas Day through New Year's Day*

*Must be employed on the first working day in December to qualify for benefit.

Vacation

Nine (9) and ten (10) month **full-time faculty** are **NOT** eligible for paid vacation.

Full-time, twelve (12) month FACULTY: paid vacation time is available and is distributed over a June 1 – May 31 fiscal year.

During the first year of employment, vacation eligible faculty will receive the following vacation allotments based on date of hire:

12 Month FT-FACULTY Vacation Allotment			
Hired before 20 th of	# of days given	Hired before 20 th of	# of days given
June	20	December	10
July	18	January	8
August	17	February	7
September	15	March	5
October	13	April	3
November	12	May	0

On June 1st following your hire date you will be eligible for 20 days of vacation.

Full-time twelve (12) month STAFF: Vacation time is available to full-time 12-month staff and is distributed over a June 1 – May 31 fiscal year.

During the first year of employment, you will receive the following vacation amounts:

12 Month FT-STAFF Vacation Allotment			
Hired before 20 th of	# of days given/ hours given	Hired before 20 th of	# of days given/ hours given
June	10 / 75	December	5 / 37.5
July	9 / 67.5	January	4 / 30
August	8 / 60	February	3 / 22.5
September	8 / 60	March	3 / 22.5
October	7 / 52.5	April	2 / 15
November	6 / 45	May	0

12-month staff hired between June 1st and February 28th, will be eligible for 11 days of vacation on the June 1st following your start date. Employees hired between March 1st and May 31st will be eligible for 10 days on the June 1st following their start date. An additional vacation day is accrued each year after to a maximum of 20 days.

Full-time, nine (9) and ten (10) month STAFF: All regular 9- and 10-month staff will receive a pro-rated amount of vacation based on months worked.

9- & 10-Month FT-STAFF Vacation Allotment			
Hired before 20 th of	# of hours given 9mo/10mo	Hired before 20 th of	# of hours given 9mo/10mo
June	56.25 / 62.5	December	28.25 / 31.25
July	50.75 / 56.25	January	22.5 / 25
August	45 / 50	February	17 / 18.75
September	45 / 50	March	17 / 18.75
October	39.5 / 43.75	April	11.25 / 12.5
November	33.75 / 37.50	May	0

FT STAFF Personal Time Off

All regular nine (9), ten (10) and twelve (12) month, **full-time STAFF and twelve (12) month faculty** are eligible to participate in the Personal Time Off program. At the beginning of every fiscal year records of eligible employees will show an allotment of personal time off of eight (8) days to a maximum of 64 hours (June 1st to May 31st).

New employees hired within the fiscal year will receive a pro-rated amount of PTO based upon date hired.

PTO Allotment	
Hired Between	# of hours
June 1 & August 20	60 hrs/8 days
August 21 & November 20	40 hrs/6 days
November 21 & February 20	20 hrs/3 days
After February 20	0/0

Medical Leave Protection

If you are medically disabled for any reason, Butler University provides the following income continuation benefits during that time.

- ✓ **Income Protection** - 100% of salary for 60 days (minus any unused five (5) PTO and or Vacation days) - requires your continuous employment for one academic year prior to the disability.
- ✓ **Short Term Disability** - 60% of salary from 61st day through 365th day, based upon approval from insurance company.
- ✓ **Long Term Disability** - 60% of salary after 12 months, based upon approval from insurance company.

More information regarding these income continuation benefits can be found at www.butler.edu/hr/benefits/financial/short-long-term-disability.

Employee Assistance Program

Butler University provides free, confidential, professional counseling for employees and their immediate family members through an EAP Program provided by ComPsych. The program provides up to three (3) free visits for each family member per year to assist with times of stress, family and/or marital counseling, drug/alcohol abuse. Further information about the Employee Assistance Program can be found at www.butler.edu/hr/benefits/health-wellness/employee-assistance-program.

Meditation at the Blue House: Center for Faith & Vocation (CFV)

- For full and part time faculty, staff and students
- An opportunity to incorporate a wellness practice into the work life at Butler, CFV offers meditation instruction in the Buddhist and Shambhala (Secular) traditions
- Group instruction is offered Thursdays and Fridays from 12:15-12:45 PM
- Center for Faith & Vocation: <https://www.butler.edu/cfv>

Miscellaneous Benefits

- ✓ Variety of Employee Wellness Incentives including:
 - Participation in the Healthy Horizons program: health management and laboratory services, diabetes education, medication management, tobacco cessation, biometric screening and cash incentive for screening and participation
 - Discounted membership at HRC, fitness assessment, discounted personal training, massage and physical therapy, dietician services, free noon-time fitness classes and wellness programs*;
- ✓ Discounted tickets to selected Clowes Hall and athletic events;
- ✓ Bookstore discount;
- ✓ Computer loan program available after 9 months employment;
- ✓ Library privileges at Irwin Library or the Science Library in the Holcomb Building;
- ✓ No-cost membership and employee benefits available through Elements Financial Credit Union and select benefits through PNC Bank.

* For membership information, please go to www.butler.edu/wellnessincentives