

**Faculty and Exempt Staff - Benefits at a Glance
2011-2012**

THE AVERAGE VALUE OF YOUR EMPLOYEE BENEFITS
While salaries differ, the average tax-free benefit package is equal to approximately 43.5% of your annual salary, excluding the value of paid time off.

HEALTH CARE BENEFITS – Refer to your summary plan description booklet for full details.

Medical Insurance		
Wellness (White) Option	High Premium (Blue) Option	High Deductible Choice Plan
<p>(Lower employee premiums, higher cost at time of service) Medical and Extended: Annual deductible of \$750 per person/\$1,500 per family. \$35 per physician visit. After deductible is met, the plan pays 70/30. \$250 per incident for major diagnostic testing. \$250 per visit emergency room co-pay. Medical maximum out of pocket of \$3,000 per person/\$6,000 per family. Prescriptions: You pay \$5 for generics; 35% for formulary and 50% for non-formulary. Rx maximum out of pocket of \$1,500 per person per year.</p>	<p>(Higher employee premiums, lower cost at time of service) Medical and Extended: Annual deductible of \$500 per person/\$1,000 per family. \$30 per physician visit. After deductible is met, the plan pays 80/20. \$200 per incident for major diagnostic testing. \$200 per visit emergency room co-pay. Medical maximum out of pocket of \$2,500 per person/\$5,000 per family. Prescriptions** You pay \$5 for generics; 35% for formulary and 50% for non-formulary. Rx maximum out of pocket of \$1,250 per person per year.</p>	<p>No premiums but a high deductible and out-of-pocket maximum. Medical and Extended (in-network): Annual deductible of \$1,500 single/\$3,000 family. Maximum out-of-pocket of \$5,000 single and \$10,000 Family. Prescriptions are subject to the annual deductible. After deductible is met, the plan is 80/20 up to the out-of-pocket maximum. Once your out-of-pocket maximum is met, the plan will pay at 100%. Employees can have a health savings account with the high deductible health plan.</p>

Dental Insurance
<p>BASIC BENEFITS Examinations, fillings, X-rays, sealants, etc., covered at 80%. Sealants are covered for dependent children only.</p> <p>GENERAL Maximum benefit per person per contract year on all dental benefits is \$1,500.</p> <p>PROSTHETICS Dentures, bridges, crowns, implants, etc., covered at 50%.</p> <p>ORTHODONTICS Eligible benefits are paid at 50%. Maximum benefit on orthodontics is \$1,500 per person per lifetime</p>

RETIREMENT BENEFITS

TIAA/CREF and/or Fidelity Investments Retirement Plan(s)

If you enrolled in the TIAA/CREF or Fidelity Investments retirement program, the University contributes 14.2% of your annual gross earnings. You designate how this contribution is invested among the TIAA and CREF investment options and/or Fidelity investment options.

SOCIAL SECURITY BENEFITS

Social Security/Medicare

The University shares the cost of your Social Security/Medicare benefits by contributing 6.2% of your salary up to \$6,621 with a taxable wage base of \$106,800 for Social Security. A contribution of 1.45% is made for Medicare on all earnings. You will match these contributions by payroll deduction. Social Security provides several important benefits in the form of retirement payments, disability payments, medical benefits under Medicare, and death benefits paid to a spouse or dependent.

Sickness and Disability Benefits	Life Insurance Benefits
Sick Leave	Employee Term Life Insurance
Faculty and Exempt staff on Fiscal Year base appointments are provided 12 days of sick leave per calendar year. Unused sick leave may accumulate to a maximum of 130 days.	The University pays the premium for one times annual salary rounded to the nearest \$1,000 to a maximum of \$250,000. An employee may enroll in supplemental insurance up to a lesser of five times annual salary or \$400,000 without evidence of insurability if done at the employee's initial enrollment for benefits. In addition this can be increased in units of \$10,000 to a maximum of \$750,000 with evidence of insurability.
Short Term Disability	Dependent Term Life Insurance
Short-term disability is available lasting 150 days or less. These benefits cover 66.67% of your salary while disabled. In addition, your medical, dental and life insurance programs remain in force and a continued contribution to your retirement plan is made. This is a voluntary program and requires enrollment to participate. The cost is \$4 per month for employees.	You may enroll your spouse and dependent children in a number of term life insurance programs. Basic life: \$10,000 of coverage for spouse and \$5,000 for dependents. Voluntary Dependent Life Units of \$10,000 to a maximum of \$250,000 for spouse. Units of \$5,000 to a maximum of \$20,000 for dependents without evidence of insurability. Coverage after the \$10,000 basic and \$20,000 supplemental for spouse requires proof of insurability.
Long Term Disability	Other important Benefits
This program covers disabilities that extend beyond 150 days. Your salary is protected at the rate of 66.67%. While disabled, if you qualify, your premiums for medical and dental insurance will be paid and a continued contribution to your retirement plan will be made.	Tax deferred supplemental retirement accounts Early retirement incentive program Phased retirement incentive program Reduced tuition of 50% (according to policy) Flexible spending account Free audit of USU courses for you & your spouse Jury, military, and emergency leave programs Bookstore discount I.D. card privileges and discounts Auto and Homeowners program Long Term Care Employee Wellness program Health Advocate Retirement Health Care Savings – TIAA-CREF
Worker's Compensation	
Coverage is provided for medical, hospital (paid at 100%) and lost wage costs (paid at 66.67%) due to an on-the-job injury/illness.	

VACATION AND HOLIDAYS

Annual Leave
Annual leave is earned at the rate of 1.83 days per month or 22 days per year for eligible faculty and exempt staff on fiscal year appointments (12 months). Academic year appointments do not earn annual leave. Annual leave will accrue on a calendar basis and may not exceed 30 days.
Holidays
Faculty and exempt staff on fiscal year base appointments earn 12 paid holidays per year. Employees with appointments that are less than full-time but 50% time or greater are eligible for paid holidays that fall within the period which services are performed.

Additional and specific information may be obtained in the Office of Human Resources regarding these programs. *This statement is prepared in non-technical language and only highlights your benefits. Specific technical interpretation of the benefits provided is available in the various legal documents providing coverage. The benefits outlined here are based upon your eligibility according to the terms of your appointment and the assumption that you have enrolled in the programs. Several programs require premium sharing on the part of the employee.*