

The following benefits are available to regular full-time employees working on at least a 75% academic or fiscal year schedule. Contact Human Resources for information on those benefits applicable to temporary, part-time or other employee groups.

Benefit	Biweekly Premium
---------	------------------

The medical, dental and vision insurance may be effective on the first day of the month coinciding with or following the employment date.

MEDICAL PLAN

Three choices of medical coverage are available through the UnitedHealthcare Choice Plus Network.

UMR CORE CHOICE PLUS PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage;
- Doctor Office Visits \$30 office copay;
- Deductible: \$750 individual /\$1,500 family in network;
- Coinsurance: 20% for employee after deductible, in network;
- Out-of-pocket maximum: \$4,500 individual/\$9,000 family in network;
- Prescription Coverage: \$10/\$40/\$60 retail (30 day supply); 90 day supply for mail service available; Tier 4 \$150 day supply;
- See Nonnetwork benefit limitations—USI.edu

GROUP LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

The benefit provides a policy in the amount of 1.5 times annual salary with a maximum coverage of \$100,000. The University pays 100% of this premium.

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This voluntary benefit is available to regular (not temporary) full-time employees. Employees have the option to elect the benefit in increments of \$10,000 up to a maximum of \$500,000. New hires may elect up to \$250,000 on themselves, \$50,000 on spouses and \$100,000 on dependent children without answering medical questions, provided they elect coverage within 30 days of hire.

VOLUNTARY SHORT TERM DISABILITY

This voluntary benefit is available to regular (not temporary) full-time employees. This voluntary plan provides a weekly benefit of 60% of your weekly earnings. Benefits pay for accidents and sicknesses for up to 26 weeks. Benefits may begin on the 15th calendar day upon eligibility.

LONG TERM DISABILITY

This benefit is available to regular (not temporary) full-time employees after three years of continuous employment. Subject to certain requirements, the waiting period may be waived with required documentation received within 60 days of employment. This plan provides a monthly benefit of 60% of monthly earnings. This benefit is available to temporary employees in 75% or greater appointments starting at beginning of the fourth year. The University pays 100% of this premium.

FLEXIBLE SPENDING ACCOUNTS (FSA) AND DEPENDENT CARE (DCFSA)

Regular (not temporary) employees may enroll in flexible spending accounts which allow employees to obtain reimbursement for unreimbursed health care expenses and/or dependent care expenses. The annual maximum for HFSA is \$3,200. The annual maximum for DCFSA is \$5,000.

VOLUNTARY HOSPITAL INDEMNITY COVERAGE

This voluntary benefit is available to regular (not temporary) full-time employees. Hospital Indemnity coverage pays a benefit when an employee or their covered dependents are admitted to the hospital for a covered stay.

VOLUNTARY ACCIDENT COVERAGE

This voluntary benefit is available to regular (not temporary) full-time employees. Accident coverage applies to nonwork related accidents only. If an employee elects to purchase accident coverage, this plan pays a benefit directly to the employee to help offset unexpected expenses associated with an accident for the employee or their covered dependents.

VOLUNTARY CRITICAL ILLNESS

This voluntary benefit is available to regular (not temporary) full-time employees. Critical Illness coverage provides a benefit of \$25,000 to \$100,000 to help cover expenses associated with a critical illness diagnosis.

Benefit Highlights

JURY DUTY OR WITNESS IN COURT
Time off with pay with required documentation.