

2012 Benefit Summary

Full time employees are eligible for medical, dental, and vision benefits.

Sisters of Charity Health Systems (SCLHS)

Three different medical plan choices (PPO, HMO, or CDH] are available through the SCLHS plans. Premiums for all SCLHS plans assume each participant will fulfill Healthy Choice Credit requirements.

For 2012, participants will earn Healthy Choice Points for Wellness Challenges, online Health Risk Assessments (HRAs), Physician Screening Forms and Tobacco Pledges completed by November 15th.

For 2013, participants can earn \$500 Healthy Choice dollars.

- ullet \$250 earned for participants completing one wellness challenge by 11/15/12
- \$250 earned for participants completing onsite biometric screening, online HRA, or physician screening form.

Not fulfilling Healthy Choice Credit requirements will result in an additional \$10.41 or \$20.83 deduction, for one or both, each pay period.

CIGNA Choice PPO			Varia	
(100% Credits and New Employees)	2012 Monthly Premium	USM's Monthly Share	Your Monthly Contribut ion	Your Contribution Per Paycheck
Employee Only	\$500.85	\$300.51	\$200.34	\$100.17
Employee + Child(ren)	\$901.51	\$540.91	\$360.60	\$180.30
Employee + Spouse	\$1,001.67	\$601.01	\$400.66	\$200.33
Employee + Family	\$1,402.35	\$841.41	\$560.94	\$280.47

CIGNA HMO			Varra	
(100% Credits and New Employees)	2012 Monthly Premium	USM ' s Monthly Share	Your Monthly Contribut ion	Your Contribution Per Paycheck
Employee Only	\$526.02	\$300.51	\$225.52	\$112.76
Employee + Child(ren)	\$946.83	\$540.91	\$405.93	\$202.96
Employee + Spouse	\$1,052.05	\$601.01	\$451.04	\$225.52
Employee + Family	\$1,472.86	\$841.41	\$631.44	\$315.72

CIGNA CDH Plan				
020 05 120			Your	
44000 - 11.	0010 11 11	USM's	Monthly	Your
(100% Credits and New Employees)	2012 Monthly Premium	Monthly Share	Contribut ion	Contribution Per Paycheck
Employee Only	\$478.08	\$300.51	\$177.57	\$88.78
Employee +	\$860.54	\$540.91	\$319.63	\$159.81
Child(ren)	7000.34	7040 . 91	7319.03	7139.01
Employee + Spouse	\$956.15	\$601.01	\$355.14	\$177.57
Employee + Family	\$1,338.61	\$841.41	\$497.20	\$248.60
		\$420.71		
			Your	
Delta Core Dental	2012 March 1 1	USM's	Monthly Contribut	Your Contribution
Plan	2012 Monthly Premium	Monthly Share	ion	Per Paycheck
Employee Only	\$25.48	\$0.00	\$25.48	\$12.74
Employee +	\$50.96	\$0.00	\$50.96	\$25.48
Child(ren)	,	,	10000	,
Employee + Spouse	\$50.96	\$0.00	\$50.96	\$25.48
Employee + Family	\$76.44	\$0.00	\$76.44	\$38.22
			Your	
		USM's	Monthly	Your
	2012 Monthly	Monthly	Contribut	Contribution
Dental EPO Plan	Premium	Share	ion	Per Paycheck
Employee Only	\$26.07	\$0.00	\$26.07	\$13.03
Employee + Child(ren)	\$52.13	\$0.00	\$52.13	\$26.07
Employee + Spouse	\$52.13	\$0.00	\$52.13	\$26.07
Employee + Family	\$78.22	\$0.00	\$78.22	\$39.11
			Your	
		USM's	Monthly	Your
Delta Choice	2012 Monthly	Monthly	Contribut	Contribution
Dental Plan	Premium	Share	ion	Per Paycheck
Employee Only	\$38.96	\$0.00	\$38.96	\$19.48
Employee + Child(ren)	\$77.89	\$0.00	\$77.89	\$38.95
Employee + Spouse	\$77.89	\$0.00	\$77.89	\$38.95
Employee + Family	\$116.85	\$0.00	\$116.85	\$58.42
			Your	
		USM's	Monthly	Your
Franks 3	2012 Monthly	Monthly	Contribut	Contribution
EyeMed Vision	Premium \$7.84	Share \$0.00	ion \$7.84	Per Paycheck \$3.92
Employee Only		\$0.00	\$12.96	\$3.92
Employee + Child(ren)	\$12.96	·	·	·
Employee + Spouse	\$14.54	\$0.00	\$14.54	\$7.27
Employee + Family	\$20.43	\$0.00	\$20.43	\$10.22

Legal Plan			Your	
		USM's	Monthly	Your
	2012 Monthly	Monthly	Contribut	Contribution
	Premium	Share	ion	Per Paycheck
	\$15.75	\$0.00	\$15.75	\$7.88

Section 125 Cafeteria Plan

You may elect to insure yourself or any of your dependents and pay your part of your premiums on a pre-tax basis under the Section 125 Cafeteria Plan

Late Entrants

The Health Insurance Portability and Accountability Act (HIPPA) is a law that impacts your enrollment choices during the plan year. If you or a family member was eligible to enroll for health coverage under University of Saint Mary's group plan, but you chose not to enroll when you first became eligible, then you (or the family member) are considered a "late entrant". Late entrants are eligible to enroll for coverage only during this Annual Enrollment Period for an effective date of January 1.

There are certain conditions under which you may enroll at a time other than the Annual Enrollment Period. If you marry, divorce, adopt or give birth, or lose eligibility under another medical plan for which you are covered, you may change your elections during the plan year. Any status changes listed above must be submitted to HR within 60 days of the event.

Employee Term Life Insurance

University of Saint Mary provides term life insurance and accidental death and dismemberment insurance to full-time employees in an amount equal to the employee's annual wage/salary. Employees may also elect to purchase additional Life and Accidental Death and Dismemberment Insurance in an amount up to five (5) times their annual salary. Prices are based on age and amount of coverage. Coverage decreases for those 65 and older. Full-time employees may also elect Dependent Life Insurance and Dependent Accidental Death and Dismemberment. Part-time employees may purchase basic life and accidental death and dismemberment insurance, provided they are otherwise eligible and qualified under the terms of the plan.

Short and Long Term Disability

University of Saint Mary provides short and long term disability at no cost to all full-time employees. Employees are eligible for this benefit after ninety (90) days of service.

Retirement Plans

TIAA-CREF

After one year of continuous employment, exempt full-time employees who are otherwise eligible and qualified under the terms of the plans may contribute to TIAA-CREF (Teachers Insurance and Annuity Association and College Retirement Equities Fund). Two plans are available: retirement annuities and supplemental retirement annuities. The university will contribute an equal amount of the employee's contribution up to 5% of the employee's gross annual salary for those employees who participate in the retirement plan. The university will not match contributions to the supplemental retirement plan.

Non-exempt full-time employees who are otherwise eligible and qualified under the terms of the plan may invest in the TIAA-CREF supplemental retirement plan. The university will not match contributions for this plan.

SCL-HS DEFINED BENEFIT PLAN

After one year of continuous service and 1000 hours worked, non-exempt employees who have attained the age of twenty-one (21) are eligible to participate in the defined benefit pension plan provided they are otherwise eligible and qualified to participate under the terms of the contract. This plan is fully funded by the University of Saint Mary.

Worker's Compensation

All employees are covered by worker's compensation insurance due to a work-related accident or injury.

Unemployment Insurance

All employees are covered by unemployment insurance in accordance with applicable Kansas and Federal laws.

Social Security

All employees participate in the Social Security program.

Vacation Schedule

Vacation is available to full-time employees who work 12 months per year. Full-time employees who are assigned to work ten (10) months per year do not accrue vacation. Vacation is determined by length of service and accrues as follows, unless otherwise specified by a contract of employment signed by the president:

Annual Accrual	Monthly Accrual
80 hours	6.68 hours
96 hours	8.00 hours
112 hours	9.33 hours
120 hours	10.00 hours
136 hours	11.34 hours
160 hours	13.34 hours
	80 hours 96 hours 112 hours 120 hours 136 hours

Employees may use vacation after completing their 90 day introductory period of employment with USM.

Personal Day

Full-time employees who successfully complete their initial introductory period of employment are eligible for a one time personal day benefit equivalent to one (1) day or eight (8) hours of paid leave. The employee's personal day must be used in a full day or eight (8) hour increment and must be used within the fiscal year in which it is granted.

Paid Time Off (PTO)

Full time employees earn paid time off (PTO) at the rate of one day per month of service with a maximum of 24 days for those employed less than five years. After five years of employment, employees are entitled to accrue up to 30 days. PTO days are meant to be used as sick days or for pressing personal business. Employees may use PTO after completing their 90 day introductory period of employment with USM.

Bereavement Leave

Employees may receive up to three days of paid leave for the death of an immediate family member.

Observed Holidays

University of Saint Mary generally observes nine (9) paid holidays: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after Thanksgiving, Christmas Eve, and Christmas Day.

The university will review these days annually and they are subject to change.

Spirit Shop

Employees are given a10% discount on personal purchases at the University of Saint Mary Spirit Shop. This discount does not apply to sale items, food, or books.

Tuition Benefits

Full-time employees and part-time employees who work at least 1000 hours are eligible for tuition remission after six months or a full semester of continuous employment (whichever is less). Spouses and dependent children of employees are also included after one year of continuous service. Other charges, general or special fees are excluded. Regular, part-time employees who work at least 1000 hours per year are eligible to receive the benefit prorated based on the number of hours worked. The benefit is after all approved institutional financial aid and non-institutional grants and scholarships have been applied.

Graduate tuition remission benefits are limited to six graduate credits each 16-week semester. A regular, part-time employee's benefit will be prorated on the number of hours worked. The value of the graduate tuition remission benefit is a TAXABLE FRINGE BENEFIT and will be added to the employee's W-2.

The university participates in a tuition remission agreement with a number of colleges through the Council of Independent Colleges.