

ROBERT MORRIS UNIVERSITY
BENEFIT SUMMARY FOR FACULTY MEMBERS*

Health Insurance

Employees have the choice of three different PPOBlue health plans described below. Participation in a health insurance plan is not required.

PPOBlue is the Highmark Blue Cross Blue Shield Preferred-Provider Organization program. PPOBlue is designed for people who want the greatest flexibility within a network-based program. Members are free to see any health care professionals in the provider network, without referrals, and receive the higher level of coverage for eligible services. Members can choose to see providers outside of the network and benefits will be paid at the lower level of coverage for eligible services. Some other PPOBlue advantages include no claims to file when you use network providers, coverage for preventive care, coverage when you travel and 24-hour Blues On Call health decision support line.

PPOBlue-10

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	None	\$250/\$500
Hospital Coverage	100%	80% after ded
Office Visit Copay	\$10	80% after ded
Prescription Drug Retail	\$10/\$20/\$35 (34-day supply)	NA
Prescription Drug Mail Order	\$20/\$40/\$70 (90-day supply)	NA

PPOBlue-20

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	\$250/\$500	\$500/\$1,000
Hospital Coverage	100% after ded	80% after ded
Office Visit Copay	\$20	80% after ded
Prescription Drug Retail	\$15/\$25/\$40 (31-day supply)	NA
Prescription Drug Mail Order	\$30/\$50/\$80 (90-day supply)	NA

HiDeduct HP

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	\$1,250/\$2,500*	\$1,250/\$2,500*
Hospital Coverage	100% after ded	80% after ded
Office Visit Copay	100% after ded	80% after ded
Prescription Drug Retail	100% after ded (31-day supply)	NA
Prescription Drug Mail Order	100% after ded (90-day supply)	NA

* Network and Out-of-Network deductibles are combined. Note: Deductible applies collectively to all enrolled members (i.e., \$2,500 deductible has to be satisfied before the plan pays any eligible expenses for entire family).

Employee Cost

Full-time faculty employees pay 20%/15%/10% of the cost depending upon the health plan option elected.

Employees may elect to waive this benefit coverage.

Dental Insurance

Employees have the choice of the Basic, Custom or Enhanced dental plans. When you use a network provider, your coverage is at a higher level. You may, however, choose a non-network provider.

Highlights

Individual Deductible	\$25
Family Deductible	\$50
Diagnostic & Preventive Services	100%

Employee Cost

Full-time faculty employees pay 10% or 30% of the cost.

Employees may elect to waive this benefit coverage.

Vision Insurance

This plan is offered through Vision Benefits of America (VBA). When you use a VBA network provider, your coverage is at a higher level. You may, however, choose a non-network provider.

Highlights

Network

Exam	100% every 24 months
Lenses/Contacts	100% every 24 months
Frames *	100% every 24 months

**Within Allowance Limitations*

Vision coverage is included with medical coverage, if elected.

LIFE AND AD&D INSURANCE (Two Times Annual Salary)

Employees have the option to obtain life insurance. The benefit provides two times the annual salary to the next thousand dollars to a maximum of \$400,000. The benefit includes basic life and accidental death and dismemberment insurance.

Employee Cost

Full-time faculty employees pay 20% of the cost.

Employees may elect to waive this benefit coverage.

LONG-TERM DISABILITY INSURANCE (60% of Monthly Salary)

All full-time employees must obtain this benefit. This benefit provides 60% of an employee's monthly salary to a maximum monthly benefit of \$10,000. This coverage has a 90-day waiting period prior to the commencement of benefit payments. This benefit is available to full-time employees only.

Employee Cost

Full-time faculty employees pay 20% of the cost.

Employee Assistance Program (EAP)

This program is available at no cost to you. As an employee, you have access to professional, confidential counseling services designed to help address the personal concerns and life issues you are facing. Some of the personal concerns your EAP can assist with are family conflicts, job pressures, stress and anxiety, grief and loss, real estate transactions, saving for college, and retirement planning. This service is available 24-hours a day, 7 days a week. Additionally, you are eligible for 6 face-to-face sessions throughout the year.

SECTION 125 FLEXIBLE BENEFITS

Employees have the option to obtain pre-tax flexible benefit deductions for the health, life, and long term disability insurances and to establish spending accounts listed below to decrease federal and state tax and social security obligations.

Health Care Reimbursement Account

This account is a mechanism to achieve reimbursement for health care expenses, which were not covered under any benefit plans, on a pre-tax basis.

Dependent Care Reimbursement Account

This account is a mechanism to achieve reimbursement for dependent care expenses on a pre-tax basis.

Employee Cost

Employees voluntarily contribute 100% of the benefit for the health care/dependent care reimbursement account.

Employees may elect to waive coverage in the flexible benefit plan.

VACATION

Full-time faculty members do not receive vacation except full-time library faculty members who earn vacation benefits in accordance with the Faculty Contract, 5/20/07-5/19/11.

SICK LEAVE

All full-time faculty members have thirty (30) calendar days of medical leave upon employment with the University. Thereafter, faculty earn one (1) additional week of medical leave for each year of completed service. The completed year of service will be determined by the anniversary date of employment. Medical leave is cumulative up to a maximum of ninety (90) days.

A faculty member using medical leave will be required after five (5) calendar days of absence to submit written medical verification from the physician detailing the nature of the illness of disability and confirming the full-time faculty member's inability to work. Thereafter, the University may periodically require verification of a faculty member's medical status.

When medical leave is used, the cumulative leave will be adjusted accordingly provided, however, that a faculty member with eight (8) or more years of service who has exhausted all accrued medical leave shall receive thirty (30) calendar days medical leave the following year. Should that leave be exhausted, the faculty member shall, thereafter, accrue leave on the basis of one (1) week for each succeeding year of completed service. A faculty member will not be paid for unused medical leave upon separating from employment.

OTHER PAID TIME OFF

Full-time faculty receive paid time off for bereavement, jury duty, holidays and other leaves of absence as outlined below:

Bereavement

Faculty members shall be granted up to five (5) working days bereavement leave between date of death and the funeral for the death of a parent, spouse or child or any person residing in the same household and up to three (3) working days for the death of a grandparent, grandchild, brother, sister, son-in-law, daughter-in-law, mother-in-law or father-in-law not living in the same household. An extension of up to two weeks duration may be granted by the University and such extensions shall not unreasonably be withheld.

Jury Duty

Faculty members serving on jury duty up to a maximum of two weeks per year shall experience no loss of salary or other benefits in that the University shall make whole the faculty member's salary and benefits.

Military

Military leave policies shall conform to the laws of the United States. Faculty members shall endeavor to schedule their annual military assignments at periods of the year when regular classes are not being

conducted at Robert Morris University.

Sabbatical

The University may, from time to time, grant sabbatical leave to full-time faculty members for study, travel, research, publication or other activities which will result in increases for individual performance or produce academically or socially useful results.

Lecturers are not eligible for this benefit per Faculty Contract, 5/20/07 – 5/19/11.

Professional

Leaves of absence with pay to attend professional meetings may be granted by the University. When such leave is granted, the faculty member shall be responsible for coordinating coverage of classes.

Special and Partial

Special leaves of absence without pay and voluntary partial leaves of absence with proportionate pay may be granted by the University.

Educational

The University may grant up to three (3) one-year educational leaves to employees who are pursuing doctoral studies.

Lecturers are not eligible for this benefit per Faculty Contract, 5/20/07 – 5/19/11.

Holidays for Library Faculty

Holidays shall include the following:

- New Year’s Day
- Martin Luther King Jr. Birthday Observed
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- Any other holidays designated by the University

The total number of holidays shall be no less than ten (10) per year.

RETIREMENT – 403(B) MATCHING PLAN

Employees have the option to contribute to a retirement plan with a University matching contribution. Funds can be invested in three designated companies, each offering a wide variety of investment options. Employees are eligible for matching funds at age 21 with one year of full-time or regular part-time service.

Plan Contributions as a Percent of Base Salary

<u>First \$8,000 of Base Salary</u>		<u>Remainder of Base Salary above \$8,000</u>	
Employee Contribution	University Contribution	Employee Contribution	University Contribution
1%	1%	1%	2%
2%	2%	2%	4%
3%	3%	3%	6%
4%	4%	4%	8%
5%	5%	5%	10%

Example: An employee earns a base salary of \$20,000 and contributes five (5) % or \$1,000. The University contribution will be as follows:

$$\begin{aligned}
 & \$20,000 \\
 & - \underline{8,000} \times .05 = \$ 400 \\
 & \$12,000 \times .10 = \underline{\$1,200} \\
 & \qquad \qquad \qquad \$1,600 = \text{total RMU match}
 \end{aligned}$$

Each year, the IRS establishes the maximum amount of a salary that may be contributed on a pre-tax basis. Employees may elect not to participate in this benefit.

Investment Companies Available:

FIDELITY TAX EXEMPT SERVICES COMPANY is a division of Fidelity Investments Institutional Services Company, Inc. They offer a wide range of Fidelity investments, which include Short-Term, Asset Allocation, Growth, and International Stock Funds. Their retirement services specialists are available by phone.

TIAA-CREF (Teachers Insurance Annuity Association–College Retirement Equities Fund) is the largest retirement system in the world, offering an array of financial products. The investment options with TIAA include the Traditional Annuity and the Real Estate Account. The investment options with CREF include a Money Market Account and the following variable accounts: Bond Market, Inflation-Linked Bond, Social Choice, Stock, Equity Index, Global Equities, and Growth Accounts. They also offer retirement planning services.

AIG Retirement is a full service financial planning company. AIG Retirement has more than half a century of experience helping Americans plan for and enjoy a secure retirement. AIG Retirement provides real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs. One-on-one counseling at your convenience is available. Currently, we offer 64 different investment funds from conservative to aggressive and cover all the asset classes necessary to build a diverse portfolio.

TUITION REMISSION PROGRAM

Full-time employees, spouses and dependent children may take classes at RMU without payment of tuition. All seasonal employees may take classes at RMU without payment of tuition. Spouse and dependent children of seasonal employees may take classes at 50% of the cost. Due to IRS regulations, taxes may be applied to the value of graduate courses. Questions should be directed to the Human Resources Department.

Lecturers are not eligible for this benefit; however, spouse and dependents are eligible per Faculty Contract, 5/20/07 – 5/19/11.

TUITION EXCHANGE PROGRAM

Full-time faculty members are eligible to participate in *The Tuition Exchange, Inc. (TEP)* or the *The Council of Independent Colleges (CIC-TEP)*, partnerships of colleges and universities offering competitive tuition exchange scholarships to dependents at member institutions. The programs provide all benefits for exchange privileges subject to the applicable governing policies, procedures, admission processes and standards set forth by the program. Details are available from the Financial Aid Department.

Lecturers are not eligible for this benefit per Faculty Contract, 5/20/07 – 5/19/11.

LONG TERM CARE

This plan is available for you, your spouse, and/or your parents. It is an age rated program with four monthly benefit options. It also contains three benefit duration options of 3 years, 6 years, and unlimited. Contact the Human Resources Department for detailed information and the enrollment procedure.

CREDIT UNION

All employees are eligible to become a member of the West-Aircomm Federal Credit Union – a combination of Westinghouse Beaver and Airport Area Chamber of Commerce.

** The information contained herein is summary information only, and is subject to the express terms and conditions as set forth in the actual master plans and/or plan documents.*